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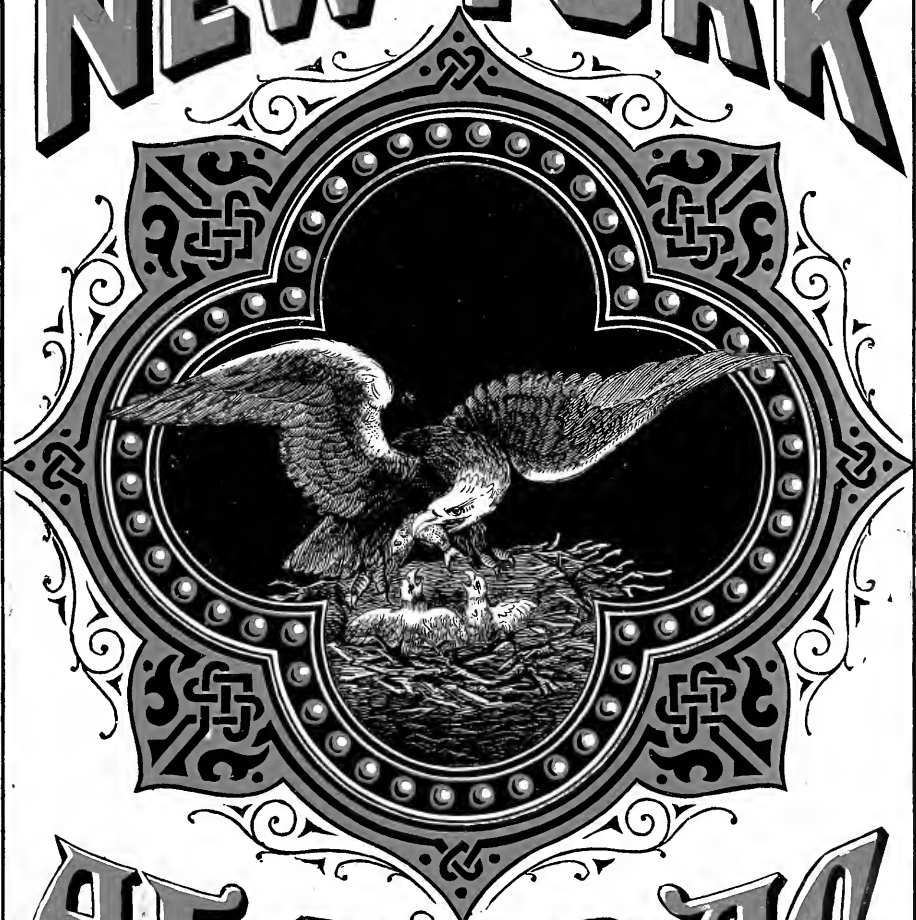
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For the Year 1876.

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BY THE EDITOR.

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Identified with a particular corps of our Lord's militant host, it is quite content with these relations. It loves the order and strength of the Presbyterian Church, and seeks the things that make for her peace and progress. Entering upon new conditions, THE EVANGELIST has sought the unity of the Church and the composure of differences which have survived, as the smouldering remains of a great conflagration of war.

It looks to see the great wealth and material resources which have originated quite within the span of its own life, made more and more tributary to the furtherance of the Gospel. And happily, there are not wanting indications that the coming Centennial year will witness a general revival of religion, as well as of patriotic sentiment.

Mindful of its name and origin, THE EVANGELIST will labor for and welcome the return of such ingatherings as marked the times of Edwards, Whitefield and Finney—such as shall purify the social, commercial, and political relations of the whole nation as never before. The need of such a gracious and searching visitation seems apparent to every man, outside as well as within, the Churches.

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An especially attractive feature of THE EVANGELIST the coming year (as for several months past) will be the letters of its editor, Dr. Field, on his way AROUND THE WORLD.

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It is also unnecessary to occupy space in cataloguing the names of the contributors to THE EVANGELIST. The best and ablest pens will continue to be employed in its columns, and all the features of a first-class religious and family paper will be maintained. It comments upon a wide range of topics, from its proper point of view, and will include, as heretofore, a large variety of miscellaneous and literary reading, and its special departments for the children, the Sunday-school, and readers interested in rural and scientific information.

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EAGLE

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Surplus,	-	-	-	493,483.34
Unpaid Losses and Dividends,	-	-	-	2,299.64

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THE NEW-YORK ALMANAC

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FOR

1876.

EDITED BY JAMES M. HUDNUT.

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NEW-YORK:

FRANCIS HART & COMPANY,

12 AND 14 COLLEGE PLACE.

Astronomical Phenomena, Etc.

BY BERLIN H. WRIGHT, ESQ., PENN YAN, N. Y.

Eclipses.

There will be four Eclipses this year:

I. A partial Eclipse of the Moon, March 10th, visible throughout the United States. At New-York the eclipse begins at oh., 25m., Mo.; middle, 1h., 25m., Mo.; end, 2h., 25m., Mo. Size of Eclipse 3.58 digits.

II. An annular Eclipse of the Sun, March 23th, visible throughout the United States as a partial eclipse, being annular in the North-western region of British America.

Place.	Begins.	Ends.	Digits.
Portland, Me.	4 15 P.M.	4 45 P.M.	4 7
Boston	4 12 "	5 40 "	4 5
New-York	3 36 "	4 58 "	4.0
Albany	3 58 "	5 29 "	4.7
Rochester	3 33 "	5 9 "	5.0
Buffalo	3 31 "	5 5 "	5.0
Philadelphia	3 55 "	5 18 "	3.8
Pittsburgh	3 27 "	5 0 "	5.0
Cleveland	3 13 "	4 54 "	4.6
Cincinnati	3 8 "	4 38 "	3.6
Detroit	3 9 "	4 47 "	4.2
Chicago	2 46 "	4 20 "	4.8
Charleston	3 48 "	4 48 "	1.2
Washington	3 49 "	5 9 "	2.5
Baltimore	3 52 "	5 12 "	3.0
Raleigh	3 51 "	4 54 "	1.8
Richmond	3 50 "	5 3 "	2.4
Savannah	3 49 "	4 39 "	0.6
Nashville	2 56 "	4 25 "	2.9
Frankfort	3 10 "	4 38 "	3.3
New Orleans	2 54 "	3 38 "	1.0
Springfield, Ill.	2 35 "	4 17 "	4.0
St. Louis	2 35 "	4 13 "	3.8
Little Rock	2 27 "	4 1 "	3.0

III. A partial Eclipse of the Moon, September 3d, invisible in North America.

IV. A total Eclipse of the Sun, September 17th, invisible in America.

Planets Brightest.

Mercury, January 25th. May 18th and September 15th, setting then shortly after the Sun. Also March 13th, July 11th and October 31st, rising then before the Sun. Venus, June 7th and August 20th. Mars, not this year. Jupiter, May 17th. Saturn, August 27th.

Morning Stars.

Venus, after July 14th. Mars, after August 12th. Jupiter, until February 19th and after December 4th. Saturn, from February 17th to May 28th.

Evening Stars.

Venus, until July 14th. Mars, until August 12th. Jupiter, from February 19th to December 4th. Saturn, until February 17th and after May 28th.

The Four Seasons.

	D. H. M.	D. H. M.
Winter begins 1875, Dec. 22 0 8 Mo., and lasts 89 0 54		
Spring " 1876, Mar. 20 1 2 Mo. " 92 20 21		
Summer " 1876, June 20 9 23 Ev. " 93 14 10		
Autumn " 1876, Sept. 22 11 33 Mo. " 89 18 13		
Winter " 1876, Dec. 21 5 46 Mo. Trop. yr. 365 5 38		

Movable Festivals, &c.

Septuagesima Sunday	February 13.
Sexagesima Sunday	February 20.
Quinquagesima Sunday	February 27.
Ash Wednesday	March 1.
Quadragesima Sunday	March 5.
Mid-Lent Sunday	March 26.
Palm Sunday	April 9.
Good Friday	April 14.
Easter Sunday	April 16.
Low Sunday	April 23.
Rogation Sunday	May 21.
Ascension Day	May 25.
Whit Sunday	June 4.
Trinity Sunday	June 11.
Corpus Christi	June 15.
Advent Sunday	December 3.

Chronological Cycles.

Dominical Letters ... B, A	Roman Indiction	4
Epact	Jewish Lunar Cycle	12
Solar Cycle	Dionysian Period	205
Golden Number	Julian Period	6589

Ember Days.

1. Wednesday, Friday and Saturday after first Sunday in Lent—March 8th, 10th and 11th.
2. Wednesday, Friday and Saturday after Pentecost—June 7th, 9th and 10th.
3. Wednesday, Friday and Saturday after 14th of September—September 20th, 22d, 23d.
4. Wednesday, Friday and Saturday after 14th of December—December 20th, 22d, 23d.

Eras and Cycles for 1876.

The year 1876, which comprises the latter part of the one hundredth and the beginning of the one hundredth and first year of the Independence of the United States of America, corresponds to

- The year 6589 of the Julian period ;
 " 7384-85 of the Byzantine era ;
 " 5636-37 of the Jewish era ;
 " 2629 since the foundation of Rome, according to Varro ;
 " 2623 since the beginning of the era of Nabonassar ;
 " 2652 of the Olympiads, or the fourth year of the 663d Olympiad.
 " 2188 of the Grecian era, or the era of the Salucidæ ;
 " 1592 of the era of Diocletian ;
 " 1293 of the Mohammedan era.

The Century Calendar.*

1	2	3	4	5	6	0	January	3
1	2	3	L	4	5	6	February	6
7	L	8	9	10	11	L	March	6
12	13	14	15	L	16	17	April	2
18	19	L	20	21	22	23	May	4
L	24	25	26	27	L	28	June	0
29	30	31	L	32	33	34	July	2
35	L	36	37	38	39	L	August	5
40	41	42	43	L	44	45	September	1
46	47	L	48	49	50	51	October	3
L	52	53	54	55	L	56	November	6
57	58	59	L	60	61	62	December	1
63	L	64	65	66	67	L	Sunday	1
68	69	70	71	L	72	73	Monday	2
74	75	L	76	77	78	79	Tuesday	3
L	80	81	82	83	L	84	Wednesday	4
85	86	87	L	88	89	90	Thursday	5
91	L	92	93	94	95	L	Friday	6
96	97	98	99	00			Saturday	0

*This Calendar was kindly furnished us for the Almanac by the Author, E. M. ROBBINS, Esq., of this City.

To find what day of the week any date in this century falls on. Find the year in the table, it being understood that "1" stands for 1801, "2" for 1802, etc. To the number over the year add the day of the month and the number set opposite the month on the right; divide the sum thus obtained by seven, and the remainder will be the day of the week, as numbered above. For leap-years, use the figure over the "L" on the left of the year for January and February, and the one over the year for the remaining months.

Example: On what day did the 17th of June fall last year? Over 75 we find the figure 2, to this add 17, the day of the month in question, and 0 which we find opposite June; dividing 19 by 7 we have a remainder of five, which shows that the Bunker Hill Centennial was celebrated on Thursday.

The number over the year in the table may be obtained without the table, by adding to any year the number of leap-years in the century up to that time and dividing by seven; the remainder will be the number required. So if one can remember the numbers set opposite the months, he can dispense with the use of the table entirely. In the example above, the 2 over 75 is found by adding 18 to 75, and dividing the sum by seven, the remainder is two. For leap-years decrease the number thus obtained by one (calling the cipher 7) if the date is in January or February.

For the 18th century after 1752, find the day for the corresponding year in this century and add two days.

Signs of the Zodiac.

Spring Signs.

1. ♈ Aries.
2. ♉ Taurus.
3. ♊ Gemini.

Autumn Signs.

7. ♎ Libra.
8. ♏ Scorpio.
9. ♐ Sagittarius.

Summer Signs.

4. ♋ Cancer.
5. ♌ Leo.
6. ♍ Virgo.

Winter Signs.

10. ♐ Capricornus.
11. ♑ Aquarius.
12. ♒ Pisces.

Signs of the Planets, etc.

- ☉ The Sun.
- ♁ The Earth.
- ☾ ☽ ☾ ☽ The Moon.
- ☿ Mercury.
- ♀ Venus.
- ♂ Mars.
- ♃ Vesta.
- ♄ Juno.
- ♅ Conjunction, or having the same longitude or right ascension.
- ☾ Quadrature, or differing 90° in longitude or right ascension.
- ♁ Opposition, or differing 180° in longitude or right ascension.
- ♃ The ascending, ♄ the descending node.
- ♃ Pallas.
- ♄ Ceres.
- ♃ ♁ ♁ ♁ The Moon.
- ♃ Saturn.
- ♃ Herschel or Uranus.
- ♃ Neptune.
- ♃ A Fixed Star.

The *Epact* is the Moon's age at the beginning of the year.

Nineteen years are very nearly equal to a whole number of lunar months: hence, once in nineteen years the phases of the Moon fall on the same days. These years are numbered up from one to nineteen, and the *Golden Number* marks the position of the year in this cycle of nineteen.

The *Solar Cycle* is a period of twenty-eight years, so called because in the twenty-eighth year after any year which may be taken, all the days of the week fall on the same days of the month as they fall in that year. One of these cycles was finished in 1872, and 1876 is the fourth year in the next cycle. All the days of 1876 will correspond with those of 1848.

The *Roman Indiction* is a cycle of fifteen years, used in the Middle Ages, but wholly chronological. The first one began January 1, A. D. 313.

The *Julian Period* begins when the indiction, the solar cycle, and the lunar cycle all begin together, and is therefore 15 × 19 × 28 years in length, 7980 years.

Calendar Explanations.

The time given in the Calendars under the head "Sun Rises" is, of course, forenoon; that under "Sun Sets" is always afternoon. In the columns of Moon's rising and setting, the time of only one of these events is given for each day—that one which occurs while the Sun is down. When the word "rises" is found in the column, the Moon is at the full, and the figures following that word are P.M., or evening, until the word "morn," which means midnight. From "morn" the figures are A.M., the Moon rising in the morning before the Sun is up. Then after the word "sets," the time of setting is given, which grows later and later, from early evening until early morning, until the Moon again is at the full. Thus, taking the January Calendar, the Moon "sets" steadily later and later, from 9.37 P. M., on the 1st, to 7.14 A. M., on the 10th; then she is full, and the "rising" time is given from 6.41 P. M., on the 12th, to 7.08 A. M., on the 25th. Carefully noting this will avoid all confusion which might arise from the absence of the signs A. M. and P. M. In the column of "High Water," "eve" means simply afternoon. From "morn" to "eve" is forenoon; from "eve" to "morn" is afternoon.

WE once heard a sermon on New Year's Eve from the text: "This year thou shalt"—. The year was to fill it out for every one. We are not going to preach here, but the coming year contains a destiny for each of us whether we are reminded of it by the preacher or not. Not an unalterable destiny, but a destiny over which we have a partial control. We can put our houses in order for coming storms if we cannot avert the storms. We can prepare ourselves for a rational enjoyment of the good things it shall please God to send us and to enable us to win, though of ourselves we could not secure them.

The picture on the opposite page is a good indication of the expectancy with which many will begin the New Year. Who is coming? What is coming? Some one, something, surely. We shall not always jog on in this hum-drum way. There will be a turn in the road sometime, an end to it somewhere. Will this year see it?

Well, what matters it? Let us be just and fear not. Let us be prepared for anything, and meet whatever comes with fortitude and resignation. Then shall it be well with us and well with our children. We know there are many who fear it may not be well with their children should they themselves be taken away. They could not leave enough property to support them during their years of dependence, nor to educate them respectably. But have they done all that can be done to save their families from poverty in such a contingency?

On this the first day of the year, let every man ponder this truth: *By life insurance the probability (merely) that a man will live long, is convertible into a large sum of money in case of death.* The cost of insurance is but little, and there is no more appropriate New Year's gift to wife and children, than a life policy for their benefit.

Get them one at once, and see if New Year's Day, 1876, is not the happiest of your life.

First Month.

JANUARY, 1876.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	CALENDAR FOR BOSTON, NEW ENGLAND, NEW YORK STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, CONNECTICUT, NEW JERSEY, PENNSYLVANIA, ILLINOIS, OHIO AND INDIANA.				CALENDAR FOR VIRGINIA, WASH., MARYL'D, KENTUCKY, MISSOURI AND CALIFORNIA.				CALENDAR FOR CHARLSTON, N. CAROLINA, TENN., GEORGIA, ALABAMA, MISSISSIPPI AND LOUISIANA.			
			SUN RISES	SUN SETS	MOON SETS	H. W. BOST.	SUN RISES	SUN SETS	MOON SETS	H. W.	SUN RISES	SUN SETS	MOON SETS	H. W.	SUN RISES	SUN SETS	MOON SETS	H. W.
			H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
1	1	Sat	7 30	4 38	9 37	2 25	7 25	4 43	9 39	11 50	7 19	4 49	9 41	7 5	5 5	9 47	10 25	
2	2	Mon	7 30	4 39	10 43	3 3	7 25	4 44	10 43	morn	7 19	4 50	10 44	7 5	5 6	10 46	11 3	
3	3	Tues	7 30	4 40	11 50	3 47	7 25	4 45	11 49	33	7 19	4 51	11 49	7 5	5 7	11 46	11 47	
4	4	Wed	7 30	4 41	morn	4 33	7 25	4 46	morn	1 20	7 19	4 52	morn	7 5	5 7	morn	ev. 33	
5	5	Thur	7 30	4 42	57	5 25	7 25	4 47	55	2 11	7 19	4 52	53	7 5	5 8	46	1 25	
6	6	Fri	7 30	4 43	2 11	6 22	7 25	4 48	2 7	3 8	7 19	4 53	2 4	7 4	5 9	1 53	2 22	
7	7	Sat	7 30	4 44	3 30	7 25	7 25	4 49	3 21	4 10	7 19	4 54	3 17	7 4	5 10	3 2	3 25	
8	8	Mon	7 30	4 45	4 46	8 34	7 24	4 50	4 40	5 19	7 19	4 55	4 33	7 4	5 10	4 14	4 24	
9	9	Tues	7 30	4 46	6 5	9 43	7 24	4 51	5 58	6 29	7 19	4 56	5 51	7 4	5 12	5 29	5 43	
10	10	Wed	7 29	4 47	7 14	10 48	7 24	4 52	7 7	7 32	7 19	4 57	6 59	7 4	5 12	6 37	6 48	
11	11	Thur	7 29	4 48	rises	11 44	7 24	4 53	rises	8 27	7 19	4 58	rises	7 3	5 13	rises	7 44	
12	12	Fri	7 29	4 49	6 41	morn	7 23	4 54	6 45	9 23	7 18	4 59	6 49	7 3	5 14	7 3	8 37	
13	13	Sat	7 28	4 50	7 57	37	7 23	4 55	7 59	10 11	7 18	5 0	8 2	7 3	5 15	8 11	9 26	
14	14	Mon	7 28	4 51	9 8	1 26	7 23	4 56	9 8	10 54	7 18	5 1	9 11	7 3	5 16	9 16	10 12	
15	15	Tues	7 27	4 53	10 16	2 12	7 22	4 57	10 16	11 38	7 18	5 2	10 16	7 3	5 17	10 16	10 54	
16	16	Wed	7 27	4 54	11 21	2 54	7 22	4 59	11 19	ev. 22	7 17	5 3	11 18	7 3	5 18	11 14	11 36	
17	17	Thur	7 26	4 55	morn	3 36	7 21	5 0	morn	1 7	7 17	5 5	morn	7 2	5 19	morn	morn	
18	18	Fri	7 26	4 56	26	4 20	7 21	5 1	24	1 54	7 16	5 6	21	7 2	5 20	13	20	
19	19	Sat	7 25	4 58	1 29	5 8	7 21	5 2	1 26	2 46	7 16	5 7	1 22	7 2	5 21	1 10	1 8	
20	20	Mon	7 24	4 59	2 36	5 57	7 20	5 3	2 31	3 41	7 15	5 8	2 25	7 2	5 21	2 10	1 57	
21	21	Tues	7 23	5 0	3 38	6 56	7 19	5 4	3 32	4 36	7 15	5 9	3 26	7 1	5 22	3 8	2 56	
22	22	Wed	7 22	5 1	4 44	7 51	7 18	5 5	4 27	5 33	7 14	5 10	4 30	7 1	5 23	4 9	3 51	
23	23	Thur	7 22	5 3	5 42	8 48	7 17	5 7	5 34	6 38	7 14	5 11	5 26	7 0	5 24	5 4	4 48	
24	24	Fri	7 21	5 4	6 29	9 42	7 17	5 8	6 22	7 16	7 13	5 12	6 15	7 0	5 25	5 53	5 42	
25	25	Sat	7 20	5 5	7 8	10 31	7 16	5 9	7 2	8 0	7 12	5 13	6 55	7 0	5 26	6 35	6 31	
26	26	Mon	7 20	5 6	sets	11 18	7 16	5 10	sets	8 43	7 12	5 15	sets	6 59	5 27	sets	7 18	
27	27	Tues	7 19	5 7	6 22	11 58	7 15	5 11	6 27	9 24	7 11	5 16	6 30	6 58	5 28	6 41	7 58	
28	28	Wed	7 18	5 9	7 30	ev. 38	7 14	5 13	7 33	10 3	7 10	5 17	7 35	6 58	5 29	7 42	8 38	
29	29	Thur	7 17	5 10	8 35	1 17	7 13	5 14	8 36	10 39	7 9	5 18	8 37	6 57	5 30	8 40	9 17	
30	30	Fri	7 16	5 11	9 39	1 55	7 12	5 15	9 38	11 15	7 8	5 19	9 38	6 57	5 31	9 37	9 55	
31	31	Sat	7 15	5 13	10 50	2 34	7 12	5 16	10 48	11 59	7 8	5 20	10 46	6 56	5 32	10 41	10 34	

MOON'S PHASES.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.			
	D.	H. M.	D.	H. M.	D.	H. M.	D.	H. M.	D.	H. M.	S.	
First Quarter.	4	10 40	Morning.	10 28	Morning.	10 16	Morning.	10 4	Morning.	1	12	3 45
Full Moon.	11	1 39	Morning.	1 27	Morning.	1 15	Morning.	1 3	Morning.	9	12	7 19
Last Quarter.	18	4 5	Morning.	3 53	Morning.	3 41	Morning.	3 29	Morning.	17	12	10 19
New Moon.	26	8 58	Morning.	8 46	Morning.	8 34	Morning.	8 22	Morning.	25	12	12 34



WHO IS COMING?

In the month of January, 1875, the NEW-YORK LIFE INSURANCE COMPANY paid insurance policies on the lives of twenty-eight persons, amounting in all to \$89,995. These persons had paid to the Company for their policies \$29,002.08, showing a gain of \$59,882.92, or, over two hundred and six per cent.

DURING the month of February, 1875, the NEW-YORK LIFE INSURANCE COMPANY paid insurance on the lives of forty-seven persons. The whole amount paid was \$115,661. The whole amount that had been paid to the Company by the holders of these policies was \$32,724.52. The gain to the families of the deceased was \$82,936.48. Thus they received back all the money the policies cost, together with 253 per cent. interest on the same.

MONEY put at interest is within easy reach, and a need less than that which would be felt in case of the father's death causes it to be withdrawn. The premium on an insurance policy comes to be considered a part of a man's regular expenses, and is provided for as such. The regular habits of earning and saving which life insurance stimulates and promotes enables a man to accomplish far more in life than he otherwise would.

IT may be safely said that every man who has others depending upon him, and whose property is not in itself an adequate provision for them in the event of his death, is in duty bound to insure his life.—Geo. Cary Eggleston in "How to Make a Living."

A MAN who can give up dreaming and go to his daily realities; who can smother down his heart, its love or woe, and take to the hard work of his hand; who defies fate, and, if he must die, dies fighting to the last—that man is life's best hero.

WHAT use is there in wealth to him who neither gives nor enjoys it? What is strength to him who subdues not his own foes? What signifies a knowledge of the Scriptures to him who fails to practice virtue? What is the soul itself to him who keeps not his own body in subjection?

Second Month.

FEBRUARY, 1876.

Twenty-nine Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	CALENDAR FOR BOSTON, NEW ENGLAND, NEW-YORK STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, CONNECTICUT, NEW JERSEY, PENNSYLVANIA, ILLINOIS, OHIO AND INDIANA.				CALENDAR FOR VIRGINIA, WASH., MARYL'D, KENTUCY, MISSOURI AND CALIFORNIA.			CALENDAR FOR CHA'STON, N. CAROLINA, TENN., GEORGIA, ALABAMA, MISSISSIPPI AND LOUISIANA.			
			SUN RISES	SUN SETS	MOON SETS	H. W. DOST.	SUN RISES	SUN SETS	MOON SETS	H. W. N. Y.	SUN RISES	SUN SETS	MOON SETS	SUN RISES	SUN SETS	MOON SETS	H. W. 'TON
			H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
32	1	Tues	7 14	5 14	11 59	3 14	7 11	5 18	11 56	morn	7 7	5 21	11 53	6 55	5 33	11 43	11 14
33	2	Wed	7 13	5 15	morn	3 59	7 10	5 19	morn	46	7 6	5 23	morn	6 55	5 34	morn	11 59
34	3	Thur	7 11	5 16	1 12	4 54	7 9	5 20	1 8	1 41	7 5	5 24	1 3	6 54	5 34	52	ev 54
35	4	Fri	7 10	5 18	2 29	5 57	7 7	5 21	2 23	2 46	7 4	5 25	2 17	6 53	5 35	1 59	1 57
36	5	Sat	7 9	5 19	3 47	7 0	7 6	5 22	3 40	3 58	7 3	5 26	3 33	6 52	5 36	3 12	3 0
37	6	Mon	7 8	5 20	4 56	8 26	7 5	5 23	4 49	5 2	7 2	5 27	4 41	6 52	5 37	4 19	4 26
38	7	Tues	7 7	5 22	5 57	9 37	7 4	5 25	5 50	6 23	7 1	5 28	5 43	6 51	5 38	5 22	5 37
39	8	Wed	7 6	5 23	6 41	10 38	7 3	5 26	6 35	7 23	7 0	5 29	6 29	6 50	5 39	6 11	6 38
40	9	Thur	7 5	5 25	rises	11 30	7 2	5 27	rises	8 13	6 59	5 30	rises	6 49	5 40	rises	7 30
41	10	Fri	7 4	5 26	6 45	morn	7 1	5 28	6 47	9 0	6 58	5 32	6 49	6 48	5 41	6 50	8 14
42	11	Sat	7 2	5 27	7 54	14	7 0	5 30	7 54	9 44	6 57	5 33	7 55	6 47	5 42	7 58	8 59
43	12	Mon	7 1	5 29	9 3	59	6 58	5 31	9 1	10 23	6 55	5 34	9 1	6 47	5 43	8 59	9 38
44	13	Tues	7 0	5 30	10 10	1 38	6 57	5 32	10 8	10 59	6 54	5 35	10 6	6 46	5 44	9 59	10 17
45	14	Wed	6 58	5 31	11 17	2 17	6 56	5 34	11 13	11 40	6 53	5 36	11 10	6 45	5 45	10 59	10 56
46	15	Thur	6 57	5 33	morn	2 56	6 55	5 35	morn	ev.30	6 52	5 38	morn	6 44	5 46	11 58	11 38
47	16	Fri	6 55	5 34	24	3 38	6 53	5 36	17	1 12	6 51	5 39	3	6 43	5 47	morn	morn
48	17	Sat	6 54	5 35	1 26	4 25	6 52	5 37	1 21	2 3	6 49	5 40	1 15	6 42	5 48	57	25
49	18	Mon	6 52	5 36	2 34	5 17	6 51	5 39	2 27	3 5	6 48	5 41	2 20	6 41	5 48	2 0	1 17
50	19	Tues	6 51	5 38	3 34	6 19	6 49	5 40	3 26	4 5	6 47	5 42	3 18	6 40	5 49	2 55	2 19
51	20	Wed	6 50	5 39	4 26	7 20	6 48	5 41	4 18	5 4	6 46	5 44	4 10	6 39	5 50	3 48	3 20
52	21	Thur	6 48	5 41	5 11	8 20	6 46	5 43	5 4	6 2	6 44	5 45	4 57	6 37	5 51	4 36	4 20
53	22	Fri	6 47	5 42	6 43	9 16	6 45	5 44	5 37	6 52	6 43	5 46	5 31	6 36	5 52	5 13	5 16
54	23	Sat	6 45	5 43	6 13	10 6	6 44	5 45	6 7	7 37	6 42	5 47	6 3	6 35	5 53	5 49	6 6
55	24	Mon	6 44	5 45	6 38	10 53	6 42	5 46	6 35	8 15	6 40	5 48	6 31	6 34	5 54	6 21	6 53
56	25	Tues	6 42	5 46	sets	11 30	6 41	5 48	sets	8 53	6 38	5 49	sets	6 33	5 55	sets	7 30
57	26	Wed	6 40	5 47	7 29	ev.10	6 39	5 49	7 29	9 33	6 37	5 51	7 29	6 32	5 56	7 30	8 10
58	27	Thur	6 38	5 48	8 41	47	6 38	5 50	8 40	10 11	6 36	5 52	8 38	6 31	5 57	8 34	8 47
59	28	Fri	6 37	5 49	9 52	1 25	6 37	5 51	9 49	10 49	6 34	5 53	9 47	6 30	5 58	9 38	9 25
60	29	Sat	6 36	5 50	11 3	2 6	6 28	5 52	11 1	11 33	6 33	5 54	10 57	6 29	5 59	10 44	10 6

MOON'S PHASES.	D.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.	
		H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	H. M.	S.
First Quarter,	2	9 9	Evening.	8 57	Evening.	8 45	Evening.	8 33	Evening.	1	12 13 51
Full Moon,	9	1 3	Evening.	0 51	Evening.	0 39	Evening.	0 27	Evening.	9	12 14 28
Last Quarter,	16	0 12	Morning.	12 0	Evening.	11 48	Evening.	11 36	Evening.	17	12 14 16
New Moon,	25	1 36	Evening.	1 24	Evening.	1 12	Evening.	1 0	Evening.	25	12 13 19



THE EMPTY BASKET.

SYDNEY SMITH had a maid who used to boil the eggs very well by her master's watch; but one day he could not lend it to her, because it was under repair, so she took the time from the kitchen clock, and the eggs came up nearly raw. "Why did n't you take the three minutes from the clock, as you do from the watch, Mary?" "Well, sir," replied Mary, "I thought that would be too much, as the hands are so much larger."

HE lives a nobler life who believes himself immortal. He is not born to die, but to take part in all the long ages of eternity in whatever shall come to pass. Thus faith in the future ennobles the present.—*J. F. Clarke.*

A MAN whose mind is trained to find happiness in doing good, almost always has the means of happiness at command.

DURING the month of March, 1875, the NEW-YORK LIFE INSURANCE COMPANY paid insurance on the lives of thirty-six persons. The whole amount paid was \$138,151. The whole amount that had been paid to the Company by the holders of these policies was \$52,463.68. The gain to the families of the deceased was \$85,687.32. Thus they received back all the money the policies cost, together with 163 per cent. interest on the same.

MAHOMET overheard one of his followers say, "I will loose my camel and commit him to God." "My friend," said Mahomet, *tie* thy camel and commit him to God." It is presumption, and not faith, that expects a harvest without sowing, or that prays God to avert a calamity while neglecting to use all lawful means for averting it. The means themselves are God's messengers.

HOW many bitter but vain regrets are sometimes expended over a lapsed life policy! The occasion has arisen when a little sacrifice, some effort, was needed to keep the assurance in force. But the effort was not put forth. No other sacrifice would have been needed; but the opportunity has been lost, and with it all the advantages of the policy, hopelessly and forever.—*London Ins. Agent.*

THE NEW-YORK LIFE is one of the best companies in the country. Its President and officers are well-known and trusted men. We know, from personal experience, its fair and liberal dealing with policy-holders.—*New-York Observer.*

A HUNDRED good works are lost upon wicked; a hundred wise words are lost upon fools; a hundred good precepts are lost upon the obstinate; a hundred sciences upon those who never reflect.

Third Month.

MARCH, 1876.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	CALENDAR FOR BOSTON, NEW ENGLAND, NEW YORK STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, CONNECTICUT, NEW JERSEY, PENNSYLVANIA, ILLINOIS, OHIO AND INDIANA.				CALENDAR FOR VIRGINIA, WASH., MARYLD, KENTUCY, MISSOURI AND CALIFORNIA.				CALENDAR FOR CHA'STON, N. CAROLINA, TENN., GEORGIA, ALABAMA, MISSISSIPPI AND LOUISIANA.			
			SUN RISES	SUN SETS	MOON SETS	H. W. BOST.	SUN RISES	SUN SETS	MOON SETS	H. W. N. Y.	SUN RISES	SUN SETS	MOON SETS	SUN RISES	SUN SETS	MOON SETS	H. W. CTON.	
			H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
61	1	Wed	6 36	5 51	morn	2 49	6 35	5 53	morn	morn	6 33	5 54	morn	6 28	5 59	11 51	10 49	
62	2	Thur	6 35	5 52	19	3 40	6 34	5 53	14	26	6 32	5 55	8	6 27	5 59	morn	11 40	
63	3	Fri	6 33	5 53	1 36	4 40	6 32	5 54	1 29	1 27	6 30	5 56	1 22	6 26	6 0	1 2	ev 40	
64	4	Sat	6 31	5 54	2 48	5 52	6 30	5 55	2 40	2 38	6 29	5 57	2 32	6 25	6 1	3 11	3 8	
65	5	Sun	6 28	5 55	3 48	7 2	6 29	5 56	3 41	3 53	6 27	5 57	3 33	6 23	6 1	4 4	4 24	
66	6	Mon	6 26	5 56	4 37	8 24	6 27	5 57	4 30	5 9	6 26	5 58	4 24	6 22	6 1	4 4	4 24	
67	7	Tues	6 26	5 57	5 10	9 26	6 25	5 58	5 11	6 13	6 24	5 59	5 6	6 21	6 2	4 50	5 26	
68	8	Wed	6 25	5 58	5 47	10 21	6 24	5 59	5 44	7 7	6 23	6 0	5 40	6 20	6 3	5 29	6 21	
69	9	Thur	6 23	5 59	6 14	11 6	6 22	6 0	6 11	7 48	6 21	6 1	6 9	6 19	6 3	6 3	7 6	
70	10	Fri	6 21	6 0	rises	11 46	6 20	6 1	rises	8 29	6 20	6 2	rises	6 17	6 4	rises	7 46	
71	11	Sat	6 20	6 2	7 50	morn	6 19	6 2	7 49	9 10	6 18	6 3	7 48	6 16	6 5	7 43	8 23	
72	12	Sun	6 18	6 3	8 58	23	6 17	6 3	8 55	9 47	6 17	6 4	8 52	6 15	6 6	8 44	9 1	
73	13	Mon	6 16	6 4	10 5	1	6 16	6 4	10 1	10 23	6 15	6 5	9 57	6 13	6 6	9 45	9 41	
74	14	Tues	6 14	6 5	11 11	1 41	6 14	6 5	11 6	11 3	6 13	6 6	11 1	6 12	6 7	10 45	10 20	
75	15	Wed	6 13	6 6	morn	2 20	6 12	6 6	morn	11 48	6 12	6 7	morn	6 11	6 8	11 45	11 3	
76	16	Thur	6 11	6 7	18	3 3	6 11	6 8	14	ev 37	6 10	6 8	5	6 10	6 9	morn	11 51	
77	17	Fri	6 9	6 9	1 21	3 51	6 9	6 9	1 14	1 32	6 9	6 9	1 7	6 8	6 9	45	morn	
78	18	Sat	6 7	6 10	2 17	4 45	6 7	6 10	2 9	2 33	6 7	6 10	2 2	6 7	6 10	1 39	4 45	
79	19	Sun	6 6	6 11	3 4	5 47	6 6	6 11	2 57	3 33	6 6	6 11	2 50	6 6	6 11	2 28	1 47	
80	20	Mon	6 4	6 12	3 42	6 51	6 4	6 12	3 35	4 34	6 4	6 12	3 29	6 4	6 12	3 9	2 51	
81	21	Tues	6 2	6 13	4 13	7 49	6 2	6 13	4 8	5 30	6 3	6 13	4 3	6 3	6 12	3 47	3 49	
82	22	Wed	6 0	6 14	4 41	8 45	6 1	6 14	4 37	6 20	6 1	6 14	4 33	6 1	6 13	4 41	4 45	
83	23	Thur	5 59	6 15	5 3	9 34	5 59	6 15	5 1	7 4	5 59	6 15	4 58	5 59	6 14	4 29	5 34	
84	24	Fri	5 57	6 17	5 24	10 18	5 58	6 16	5 22	7 42	5 58	6 16	5 21	5 58	6 14	5 17	6 18	
85	25	Sat	5 55	6 18	sets	10 59	5 56	6 17	sets	8 19	5 56	6 17	sets	5 57	6 15	sets	6 59	
86	26	Sun	5 53	6 19	7 37	11 37	5 54	6 18	7 35	9 12	5 54	6 18	7 32	5 55	6 16	7 26	7 37	
87	27	Mon	5 52	6 20	8 51	ev 16	5 52	6 19	8 17	9 45	5 53	6 19	8 43	5 56	6 16	8 32	8 16	
88	28	Tues	5 50	6 21	9 57	59	5 51	6 20	9 51	10 28	5 51	6 19	9 47	5 54	6 17	9 31	8 59	
89	29	Wed	5 48	6 22	11 24	1 44	5 49	6 21	11 17	11 17	5 50	6 20	11 11	5 52	6 18	10 51	9 44	
90	30	Thur	5 46	6 23	morn	2 35	5 47	6 22	morn	morn	5 48	6 21	morn	5 51	6 19	morn	10 35	
91	31	Fri	5 45	6 24	41	3 33	5 46	6 23	35	19	5 47	6 22	26	5 50	6 19	4	11 33	

MOON'S PHASES.	D.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.		
		H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	S.		
First Quarter.	3	5 4	Morning.	4 52	Morning.	4 40	Morning.	4 28	Morning.	1	12	12 25
Full Moon,	10	1 28	Morning.	1 16	Morning.	1 4	Morning.	0 52	Morning.	9	12	10 32
Last Quarter,	17	8 40	Evening.	8 28	Evening.	8 16	Evening.	8 4	Evening.	17	12	8 17
New Moon,	25	3 28	Evening.	3 16	Evening.	3 4	Evening.	2 52	Evening.	25	12	5 52



THE REFUGE.

ASSUME all men to be honest whom you do not know; but never put it in any one's power to cheat you in case he be a rogue.

LOVE you none? Then are you lost to love. Love is the key to felicity; nor is there a heaven to any who loves not.—*Alcott.*

DURING the month of April, 1875, the NEW-YORK LIFE INSURANCE COMPANY paid insurance on the lives of forty-seven persons. The whole amount paid was \$156,522. The whole amount that had been paid to the Company by the holders of these policies was \$45,877.12. The gain to the families of the deceased was \$110,644.88. Thus they received back all the money the policies cost, together with 241 per cent. interest on the same.

A NEGRO once said in a prayer meeting, "Bredren, when I was a boy I took a hatchet and went into the woods. When I found a tree dat was straight, big and solid, I did n't touch dat tree; but when I found one leaning a little, and hollow inside, I soon had him down. So when de debil goes after Christians, he don't touch dem dat stand straight and true, but dem dat lean a little, and are hollow inside."

GRIND while the wind is fair, and if you neglect, do not complain of God's providence.

DEMOSTHENES once advised the Athenians to make war upon Philip at the greatest possible distance from Attica. To this Phocion replied: "My good friends, consider not so much where we shall fight as how we shall conquer; for victory is the only thing that can keep the war at a distance. If we are beaten, every danger will soon be at our gates." A great many men are thinking that, *if their lives are spared*, they will be able to lay up much for their children, and give them many advantages. Our advice to such is, that they consider not how much they will accumulate for their children if they live long, but how little they will leave them if they die young; if they live long, the children will be cared for, but if they die young, poverty will be at their doors at once.

Fourth Month.

APRIL, 1876.

Thirty Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	CALENDAR FOR BOSTON, NEW ENGLAND, NEW-YORK STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, CONNECTICUT, NEW JERSEY, PENNSYLVANIA, ILLINOIS, OHIO AND INDIANA.				CALENDAR FOR VIRGINIA, WASH., MARYL'D., KENTUCKY, MISSOURI AND CALIFORNIA.			CALENDAR FOR CHARSTON, N. CAROLINA, TENN., GEORGIA, ALABAMA, MISSISSIPPI AND LOUISIANA.			
			SUN RISES	SUN SETS	MOON SETS	II. W. DOST.	SUN RISES	SUN SETS	MOON SETS	II. W. N. Y.	SUN RISES	SUN SETS	MOON SETS	SUN RISES	SUN SETS	MOON SETS	II. W. C'TON.
			H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
92	1	Sat	5 43	6 26	1 45	4 39	5 44	6 24	1 37	1 26	5 46	6 23	1 29	5 48	6 20	1 7	ev.39
93	2	Son	5 42	6 28	2 39	5 52	5 42	6 26	2 32	2 38	5 44	6 24	2 25	5 47	6 21	2 5	1 52
94	3	Mon	5 40	6 29	3 17	7 4	5 41	6 27	3 11	3 49	5 42	6 25	3 6	5 46	6 21	2 49	3 4
95	4	Tues	5 38	6 30	3 50	8 10	5 39	6 28	3 46	4 54	5 41	6 26	3 41	5 45	6 22	3 29	4 10
96	5	Wed	5 36	6 31	4 16	9 5	5 37	6 29	4 14	5 59	5 39	6 27	4 11	5 43	6 23	4 2	5 5
97	6	Thur	5 34	6 32	4 39	9 53	5 36	6 30	4 37	6 39	5 37	6 28	4 36	5 42	6 23	4 32	5 53
98	7	Fri	5 32	6 33	5 0	10 36	5 34	6 31	5 0	7 21	5 36	6 29	5 0	5 41	6 24	5 1	6 36
99	8	Sat	5 31	6 34	rises	11 15	5 33	6 32	rises	7 57	5 34	6 30	rises	5 39	6 25	rises	7 15
100	9	Son	5 29	6 35	7 47	11 52	5 31	6 33	7 44	8 35	5 33	6 31	7 40	5 38	6 26	7 30	7 52
101	10	Mon	5 27	6 36	8 56	morn	5 30	6 34	8 51	9 16	5 31	6 32	8 46	5 37	6 26	8 33	8 29
102	11	Tues	5 26	6 37	10 1	29	5 28	6 35	9 55	9 56	5 30	6 33	9 29	5 36	6 27	9 31	9 10
103	12	Wed	5 24	6 38	11 10	1 10	5 26	6 36	11 3	10 36	5 28	6 34	10 56	5 34	6 28	10 35	9 42
104	13	Thur	5 23	6 40	morn	1 42	5 25	6 37	12 0	11 19	5 27	6 35	11 52	5 33	6 28	11 30	10 37
105	14	Fri	5 21	6 41	8	2 37	5 24	6 38	morn	cv.11	5 25	6 36	morn	5 32	6 29	morn	11 26
106	15	Sat	5 19	6 42	59	3 26	5 22	6 39	5 1	1 5	5 24	6 37	43	5 31	6 30	21	morn
107	16	Son	5 18	6 43	1 40	4 18	5 20	6 40	1 33	2 0	5 23	6 38	1 26	5 30	6 31	1 7	18
108	17	Mon	5 16	6 44	2 11	5 14	5 19	6 41	2 6	2 57	5 21	6 39	2 0	5 28	6 31	1 42	1 14
109	18	Tues	5 14	6 45	2 41	6 11	5 17	6 42	2 36	3 53	5 20	6 40	2 32	5 27	6 32	2 17	2 11
110	19	Wed	5 13	6 47	3 4	7 8	5 16	6 43	3 1	4 46	5 18	6 41	2 58	5 26	6 33	2 47	3 8
111	20	Thur	5 11	6 48	3 37	8 1	5 14	6 44	3 35	5 37	5 17	6 42	3 33	5 25	6 33	3 27	4 1
112	21	Fri	5 10	6 49	3 48	8 52	5 13	6 45	3 48	6 25	5 16	6 42	3 47	5 24	6 34	3 45	4 52
113	22	Sat	5 6	6 50	4 43	9 39	5 11	6 46	4 46	7 26	5 14	6 43	4 47	5 23	6 35	4 50	5 39
114	23	Son	5 6	6 51	5 32	10 42	5 10	6 47	5 34	7 49	5 13	6 44	5 36	5 21	6 36	5 43	6 42
115	24	Mon	5 5	6 52	sets	11 7	5 8	6 48	sets	8 35	5 11	6 45	sets	5 20	6 36	sets	7 7
116	25	Tues	5 5	6 53	9 4	11 52	5 7	6 49	8 58	9 25	5 10	6 46	8 52	5 19	6 37	8 34	7 52
117	26	Wed	5 5	6 54	10 24	ev.39	5 6	6 50	10 17	10 18	5 9	6 47	10 10	5 18	6 38	9 45	8 39
118	27	Thur	5 5	1 6 55	11 35	1 33	5 4	6 51	11 27	11 14	5 8	6 48	11 19	5 17	6 38	10 57	9 33
119	28	Fri	4 59	6 56	morn	2 31	5 3	6 52	morn	morn	5 6	6 49	morn	5 16	6 39	11 59	10 31
120	29	Sat	4 58	6 58	34	3 31	5 2	6 53	27	17	5 5	6 50	20	5 15	6 40	morn	11 31
121	30	Son	4 56	6 59	1 18	4 36	5 0	6 55	1 11	1 23	5 4	6 51	1 5	5 14	6 41	1 47	ev.36

	MOON'S PHASES.		BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.		
	D.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	H. M.	H. M.	
First Quarter,	1	1 28	Morning.	1 16	Morning.	1 4	Morning.	0 52	Morning.	1	12	3 44	
Full Moon,	8	2 55	Evening.	2 43	Evening.	2 31	Evening.	2 19	Evening.	9	12	1 24	
Last Quarter,	16	3 53	Evening.	3 41	Evening.	3 29	Evening.	3 17	Evening.	17	11	59 22	
New Moon,	24	2 19	Morning.	2 7	Morning.	1 55	Morning.	1 43	Morning.	25	11	57 46	
First Quarter,	30	5 43	Evening.	5 31	Evening.	5 19	Evening.	5 7	Evening.	30	11	57 1	



COUNTRY FRIENDS.

OUR well-doing in behalf of our fellow-men ought not to be left altogether to the impulse of occasion as it may arise. There should be habitual, careful, and frequent planning for it. Such planning is needful to keep us in a right temper, and to make us watchful of opportunities as they may occur.—*The Congregationalist.*

NEVER was life insurance more needed, and never could it be obtained on such favorable terms and unquestioned security as are now afforded by the older mutual companies, among which none occupy a more justly prominent position than the NEW-YORK LIFE.—*Boston Daily Advertiser.*

DURING the month of May, 1875, the NEW-YORK LIFE INSURANCE COMPANY paid insurance on the lives of forty-four persons. The whole amount paid was \$120,167. The whole amount that had been paid to the Company by the holders of these policies was \$45,604.92. The gain to the families of the deceased was \$74,562.08. Thus they received back all the money the policies cost, together with 161 per cent. interest on the same.

LIFE insurance not only secures to a family a large sum of money in case of the early death of the insured, but it makes it available at the most critical period in their history—the period of mental paralysis, sorrow, and financial embarrassment, which is almost sure to follow the death of one upon whom their welfare so largely depended. The proceeds of a life policy, in favor of wife and children, are by law sacredly reserved to their use, and cannot be attached by creditors.

NEXT to the duty of providing against the destitution of one's children," says Mr. Elizur Wright, "is that of making it sure that *one's own second childhood* shall not burden *them*, or anybody else." An Endowment Policy, providing insurance during what will be, if he lives, the productive years of a man's life, covers both these points. If the man dies during this period, his family gets the insurance; if he lives, *he* gets the same amount as an endowment.

AMAN'S associates make his world. As he grows old, they change with him, and he is apt to think that the world has changed, when it is only his world that has changed.

As air rushes into vacant space, troubles rush into a vacant soul. And as the smallest quantity of air will expand so as to fill any vacant place, the smallest trouble will fill a vacant soul.

Fifth Month.

MAY, 1876.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	CALENDAR FOR BOSTON, NEW ENGLAND, NEW-YORK STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, CONNECTICUT, NEW JERSEY, PENNSYLVANIA, ILLINOIS, OHIO AND INDIANA.				CALENDAR FOR VIRGINIA, WASH., MARYL'D, KENTUCKY, MISSOURI AND CALIFORNIA.			CALENDAR FOR CHAR'STON, N. CAROLINA, TENN., GEORGIA, ALABAMA, MISSISSIPPI AND LOUISIANA.			
			SUN RISES	SUN SETS	MOON SETS	H. W. BOST.	SUN RISES	SUN SETS	MOON SETS	H. W. N. Y.	SUN RISES	SUN SETS	MOON SETS	SUN RISES	SUN SETS	MOON SETS	H. W. C'TON
			H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
122	1	Mon	4 55	7 0	1 52	5 39	4 59	6 56	1 48	2 28	5 2	6 52	1 43	5 13	6 42	1 29	1 39
123	2	Tues	4 53	7 1	2 22	6 43	4 58	6 57	2 19	3 29	5 1	6 53	2 16	5 12	6 43	2 6	2 43
124	3	Wed	4 52	7 2	2 42	7 40	4 56	6 58	2 42	4 25	5 0	6 54	2 40	5 11	6 44	2 35	3 40
125	4	Thur	4 50	7 3	3 5	8 32	4 55	6 59	3 5	5 17	4 59	6 55	3 5	5 10	6 45	3 4	4 32
126	5	Fri	4 49	7 4	3 25	9 18	4 54	7 0	3 28	6 4	4 58	6 56	3 27	5 9	6 45	3 30	5 18
127	6	Sat	4 48	7 5	3 45	9 51	4 53	7 1	3 47	6 47	4 57	6 57	3 50	5 8	6 46	3 57	5 51
128	7	Mon	4 47	7 6	4 7	10 44	4 52	7 2	4 11	7 28	4 55	6 58	4 15	5 7	6 47	4 26	6 44
129	8	Tues	4 46	7 7	rises	11 22	4 51	7 3	rises	8 5	4 54	6 59	rises	5 7	6 47	rises	7 22
130	9	Wed	4 45	7 8	8 56	morn	4 49	7 4	8 50	8 48	4 53	7 0	8 43	5 6	6 48	8 23	8 3
131	10	Thur	4 44	7 9	9 56	3	4 48	7 5	9 49	9 32	4 52	7 1	9 42	5 5	6 49	9 20	8 46
132	11	Fri	4 43	7 10	10 52	4 6	4 47	7 6	10 44	10 14	4 51	7 2	10 36	5 4	6 49	10 14	9 29
133	12	Sat	4 42	7 11	11 37	1 20	4 46	7 7	11 30	10 58	4 50	7 3	11 23	5 3	6 50	11 2	10 16
134	13	Mon	4 41	7 12	morn	2 16	4 45	7 8	morn	11 46	4 49	7 4	11 58	5 2	6 51	11 40	11 1
135	14	Tues	4 40	7 13	10	3	4 44	7 9	4	ev. 35	4 49	7 4	morn	5 2	6 51	morn	11 49
136	15	Wed	4 39	7 14	4 42	3 49	4 43	7 10	37	1 26	4 48	7 5	31	5 1	6 52	16	morn
137	16	Thur	4 38	7 15	1 6	4 39	4 42	7 11	1 3	2 17	4 47	7 6	59	5 0	6 53	47	39
138	17	Fri	4 37	7 16	1 29	5 31	4 41	7 12	1 27	3 9	4 46	7 7	1 24	5 0	6 54	1 16	1 31
139	18	Sat	4 36	7 17	1 49	6 23	4 40	7 13	1 49	4 1	4 45	7 8	1 47	4 59	6 54	1 43	2 23
140	19	Mon	4 36	7 18	2 9	7 16	4 39	7 14	2 9	5 43	4 44	7 9	2 9	4 58	6 55	2 9	3 16
141	20	Tues	4 35	7 19	2 32	8 8	4 38	7 15	2 33	5 44	4 43	7 10	2 35	4 58	6 55	2 39	4 8
142	21	Wed	4 34	7 20	2 57	8 59	4 38	7 16	3 0	6 36	4 43	7 10	3 3	4 57	6 56	3 12	4 59
143	22	Thur	4 33	7 21	3 27	9 50	4 37	7 17	3 31	7 27	4 42	7 11	3 36	4 57	6 57	3 50	5 50
144	23	Fri	4 32	7 22	sets	10 43	4 36	7 18	sets	8 17	4 41	7 12	sets	4 56	6 57	sets	6 43
145	24	Sat	4 32	7 23	9 15	11 35	4 36	7 19	9 8	9 17	4 41	7 13	9 0	4 56	6 58	8 38	7 35
146	25	Mon	4 31	7 24	10 21	ev. 30	4 35	7 20	10 14	10 13	4 40	7 14	10 7	4 55	6 59	9 45	8 30
147	26	Tues	4 30	7 25	11 1	1 38	4 34	7 20	11 5	11 9	4 39	7 14	10 59	4 55	7 0	10 40	9 38
148	27	Wed	4 29	7 26	11 52	2 46	4 34	7 21	11 47	morn	4 39	7 15	11 42	4 54	7 1	10 27	10 46
149	28	Thur	4 29	7 27	morn	3 23	4 33	7 22	morn	8	4 38	7 16	11 42	4 54	7 1	morn	11 23
150	29	Fri	4 28	7 28	25	4 19	4 32	7 23	21	1 6	4 38	7 17	18	4 54	7 1	7	ev. 19
151	30	Sat	4 27	7 28	49	5 13	4 32	7 23	47	1 59	4 37	7 17	45	4 53	7 2	38	1 13
152	31	Wed	4 26	7 29	1 11	6 8	4 31	7 24	1 10	2 54	4 37	7 18	1 9	4 53	7 2	1 7	2 8

MOON'S PHASES.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.	
	D.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M. S.
Full Moon,	8	5 9 Morning.	4 57 Morning.	4 45 Morning.	4 33 Morning.	4 33 Morning.	4 33 Morning.	4 33 Morning.	1	11 56 54
Last Quarter,	16	8 43 Morning.	8 31 Morning.	8 19 Morning.	8 7 Morning.	8 7 Morning.	8 7 Morning.	8 7 Morning.	9	11 56 14
New Moon,	23	10 41 Morning.	10 29 Morning.	10 17 Morning.	10 5 Morning.	10 5 Morning.	10 5 Morning.	10 5 Morning.	17	11 56 11
First Quarter,	30	1 4 Morning.	0 52 Morning.	0 40 Morning.	0 28 Morning.	0 28 Morning.	0 28 Morning.	0 28 Morning.	25	11 56 45



THE FLOWER GIRLS.

THE men who fail in business are the men who do not provide for all the contingencies of business. Sometimes these contingencies are so remote and improbable that no blame is held to attach to those who are ruined by them. But, on the other hand, they are sometimes so threatening that the men who take the risk are considered reckless and untrustworthy. No man who neglects to insure his life can truly say that he does all he can to save his family from disaster, because the contingency is not unknown to him. This is why the insurance of life counts for prudence and sagacity among business men.

HE who frets is never the one who mends, heals, who repairs evils; more, he discourages, enfeebles, and too often disables those around him, who, but for the gloom and depression of his company, would do good work and keep up brave cheer. And when the fretter is one who is beloved, whose nearness of relation to us makes his fretting, even at the weather, seem almost like a personal reproach to us, then the misery of it becomes indeed insupportable. Most men call fretting a minor fault, a foible, and not a vice. There is no vice except drunkenness which can so utterly destroy the peace, the happiness of a home.—*Helen Hunt.*

DURING the month of June, 1875, the NEW-YORK LIFE INSURANCE COMPANY paid insurance policies on the lives of thirty-nine persons. The whole amount paid was \$155,676. The whole amount that had been paid to the Company by the holders of these policies was \$61,745.83. The gain to the families of the deceased was \$93,930.17. Thus they received back all the money the policies cost, together with 152 per cent. interest on the same.

"A WOMAN," says Mrs. Partington, "who has once been married with a congealing heart, and one that beat desponding to her own, will never want to enter the maritime state a second time."

A SOUND mind finds no pleasure in the weaknesses of others. Whatever lowers our view of man's nature, lowers our hope of man's destiny.

BBETTER than medicine is a life policy often in case of the severe illness of the insured. How many a feverish brain has been tortured into delirium by the harrowing thought, that, if death should come, the family would be left unprovided for! And so a lack of the very thing that, if possessed, would deprive death of half its terrors, is the cause of making it more imminent and terrible. As the reserves of an army give confidence and steadiness to those in the fight, and enable them to win the victory, so a life policy, by the moral support it gives to a sick man, enables him to overcome diseases which might otherwise prove fatal.

Ald author quaintly remarks: "Avoid arguments with ladies. In spinning yarns among silks and satins, a man is sure to be worsted and twisted. And when a man is worsted and twisted, he may consider himself wound up."

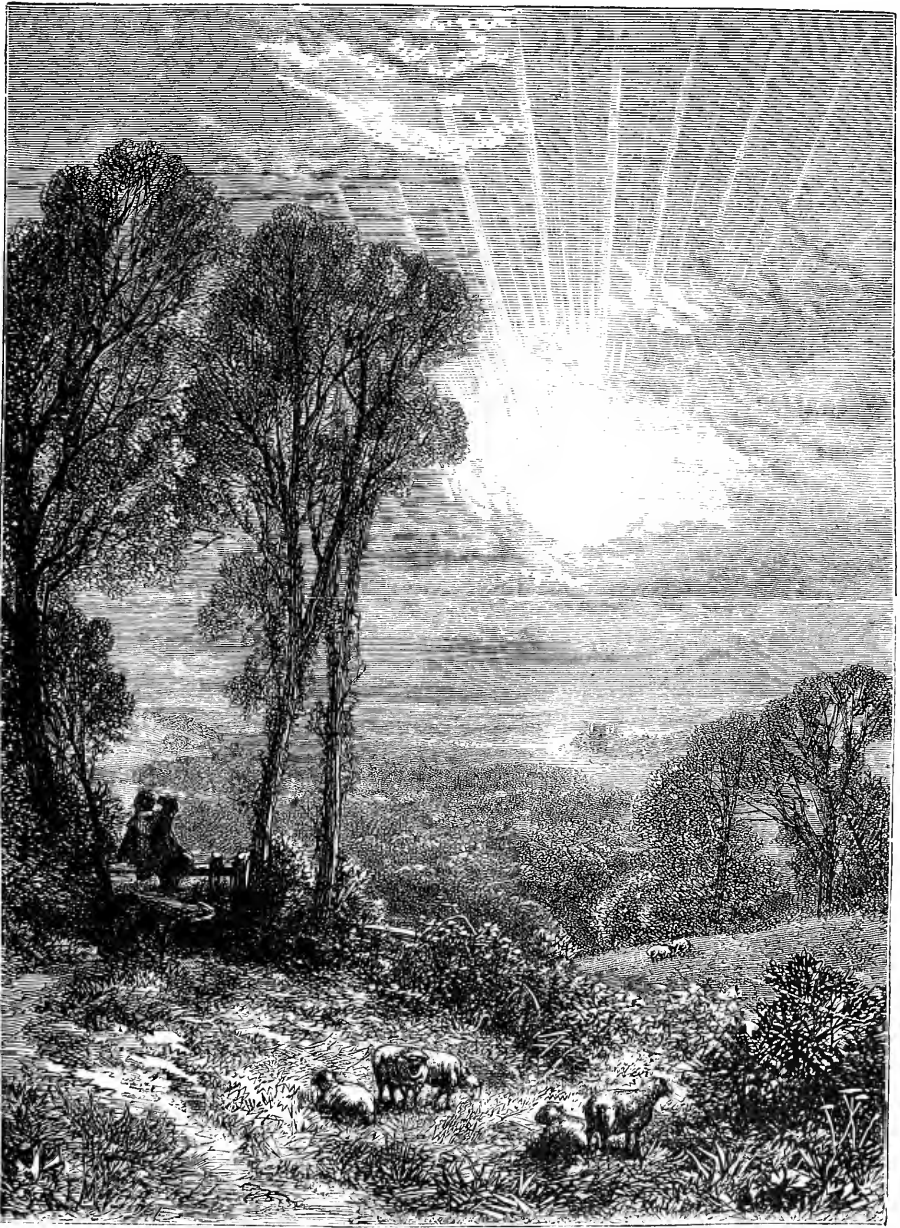
Sixth Month.

JUNE, 1876.

Thirty Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	CALENDAR FOR BOSTON, NEW ENGLAND, NEW YORK STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, CONNECTICUT, NEW JERSEY, PENNSYLVANIA, ILLINOIS, OHIO AND INDIANA.				CALENDAR FOR VIRGINIA, WASH., MARYL'D, KENTUCY, MISSOURI AND CALIFORNIA.				CALENDAR FOR CHA'STON, N. CAROLINA, TENN., GEORGIA, ALABAMA, MISSISSIPPI AND LOUISIANA.			
			SUN RISES	SUN SETS	MOON SETS	H. W. BOST.	SUN RISES	SUN SETS	MOON SETS	H. W. N. Y.	SUN RISES	SUN SETS	MOON SETS	SUN RISES	SUN SETS	MOON SETS	H. W. C'TON	
			H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	
153	1	Thur	4 26	7 30	1 31	7 1	4 31	7 24	1 31	3 36	4 36	7 19	1 32	4 52	7 3	1 36	3 1	
154	2	Fri	4 25	7 31	1 51	7 52	4 30	7 25	1 53	4 37	4 36	7 19	1 55	4 52	7 3	2 1	3 52	
155	3	Sat	4 25	7 32	2 11	8 42	4 30	7 26	2 15	5 27	4 36	7 20	2 19	4 52	7 4	2 29	4 42	
156	4	Sun	4 24	7 32	2 37	9 29	4 30	7 26	2 41	6 15	4 35	7 21	2 46	4 52	7 4	3 0	5 29	
157	5	Mon	4 24	7 33	3 4	10 13	4 29	7 27	3 10	7 0	4 35	7 21	3 16	4 52	7 5	3 33	6 13	
158	6	Tues	4 23	7 34	rises	11 0	4 29	7 28	rises	7 43	4 35	7 22	rises	4 51	7 5	rises	7 0	
159	7	Wed	4 23	7 35	8 47	11 42	4 29	7 28	8 39	8 26	4 34	7 23	8 31	4 51	7 6	8 9	7 42	
160	8	Thur	4 23	7 35	9 34	morn	4 29	7 29	9 27	9 13	4 34	7 23	9 19	4 51	7 6	8 58	8 26	
161	9	Fri	4 22	7 36	10 17	26	4 28	7 30	10 18	9 59	4 34	7 24	10 4	4 51	7 7	9 44	9 11	
162	10	Sat	4 22	7 36	10 43	1 11	4 28	7 30	10 42	10 36	4 34	7 24	10 32	4 51	7 7	10 16	9 44	
163	11	Sun	4 22	7 37	10 59	1 44	4 28	7 31	10 56	11 18	4 34	7 25	10 51	4 51	7 8	10 38	10 46	
164	12	Mon	4 22	7 37	11 32	2 46	4 28	7 31	11 29	cv. 3	4 34	7 25	11 26	4 51	7 8	11 17	11 18	
165	13	Tues	4 22	7 38	11 53	3 18	4 28	7 32	11 51	47	4 34	7 26	11 49	4 51	7 8	11 44	12 0	
166	14	Wed	4 22	7 38	morn	4 0	4 28	7 32	morn	1 32	4 34	7 26	morn	4 51	7 9	morn	morn	
167	15	Thur	4 22	7 38	12	4 45	4 28	7 32	11	2 20	4 34	7 26	11	4 51	7 9	10	45	
168	16	Fri	4 22	7 39	33	5 34	4 28	7 33	34	3 13	4 34	7 27	34	4 51	7 9	37	1 24	
169	17	Sat	4 22	7 39	54	6 27	4 28	7 33	56	4 8	4 34	7 27	59	4 51	7 10	1 6	2 27	
170	18	Sun	4 22	7 39	1 23	7 23	4 28	7 33	1 26	5 10	4 34	7 28	1 30	4 51	7 10	1 42	3 23	
171	19	Mon	4 22	7 39	1 56	8 25	4 28	7 34	2 1	6 11	4 34	7 28	2 7	4 52	7 10	2 23	4 25	
172	20	Tues	4 22	7 39	2 39	9 25	4 28	7 34	2 45	7 12	4 34	7 28	2 52	4 52	7 11	3 12	5 25	
173	21	Wed	4 22	7 39	sets	10 27	4 29	7 34	sets	8 10	4 34	7 28	sets	4 52	7 11	sets	6 27	
174	22	Thur	4 25	7 39	9 1	11 27	4 29	7 34	8 54	9 10	4 35	7 28	8 47	4 52	7 11	8 27	7 27	
175	23	Fri	4 23	7 40	9 45	ev 22	4 29	7 34	9 39	10 6	4 35	7 29	9 34	4 52	7 11	9 17	8 22	
176	24	Sat	4 23	7 40	10 21	1 20	4 29	7 35	10 17	10 54	4 35	7 29	10 13	4 53	7 11	10 0	9 44	
177	25	Sun	4 23	7 40	10 50	2 12	4 30	7 35	10 48	11 45	4 35	7 29	10 45	4 53	7 11	10 37	10 12	
178	26	Mon	4 23	7 40	11 14	3 0	4 30	7 35	11 13	morn	4 36	7 29	11 12	4 53	7 12	11 8	11 0	
179	27	Tues	4 24	7 40	11 35	3 47	4 30	7 35	11 35	33	4 36	7 29	11 36	4 54	7 12	11 36	11 47	
180	28	Wed	4 24	7 40	11 55	4 36	4 31	7 35	11 57	1 43	4 37	7 29	11 58	4 54	7 12	morn	ev 46	
181	29	Thur	4 24	7 40	morn	5 26	4 31	7 35	morn	2 12	4 37	7 29	morn	4 54	7 12	3	1 26	
182	30	Fri	4 25	7 40	18	6 19	4 31	7 35	20	3 5	4 37	7 29	23	4 55	7 12	32	2 19	

MOON'S PHASES.	BOSTON.				NEW-YORK.				WASHINGTON.				CHARLESTON.				SUN AT NOON MARK.			
	D.	H. M.			H. M.			H. M.			H. M.			H. M.			D.	H. M.	S.	
Full Moon,	6	7 53	Evening.		7 41	Evening.		7 29	Evening.		7 17	Evening.		1	11 57	39				
Last Quarter,	14	10 30	Evening.		10 18	Evening.		10 6	Evening.		9 54	Evening.		9	11 59	3				
New Moon,	21	5 33	Evening.		5 21	Evening.		5 9	Evening.		4 57	Evening.		17	12 0	43				
First Quarter,	28	10 30	Morning.		10 18	Morning.		10 6	Morning.		9 54	Morning.		25	12 2	27				



A JUNE SUNSET.

A LADY who delighted in analyzing feelings and emotions met a poor sailor who had suffered shipwreck, and asked him, compassionately: "How

did you feel, my dear man, when the cold waves broke over you?" He replied simply and truly: "Wet, ma'am, very wet."

DURING the month of July, 1875, the NEW-YORK LIFE INSURANCE COMPANY paid insurance policies on the lives of forty-eight persons. The whole amount paid was \$135,557. The whole amount that had been paid to the Company by the holders of these policies was \$39,442.99. The gain to the families of the deceased was \$96,034.10. Thus they received back all the money the policies cost, together with 243 per cent. interest on the same.

TRUTH is always consistent with itself, and needs nothing to help it out; it is always near at hand, and sits upon our laps, and is ready to drop out before we are aware; whereas a lie is troublesome, sets a man's invention upon the rack, and needs a great many more to make it good.

HABIT is a cable: every day we weave a thread, and soon we cannot break it.

YOUNG men who see the straitened circumstances in which wives and children are sometimes left by the death of the husband and father, or who observe the economy which those are obliged to practice who lay up sufficient for their families before the latter need it, are not infrequently deterred from marrying until late in life. The wiser way is to insure one's life, get a little money ahead, and then marry and enjoy life as you go along. The man who divides up his life, saying, "In this part I will work hard and get a fortune, and in this I will enjoy myself," makes a great mistake.

A BOY fell into a stream, and seeing a man upon the bank, he called imploringly to him for help. The benevolent gentleman commenced reproving the lad for getting into the water, and giving the boy some good advice. "But the boy said, "Help me out and then advise me."

Seventh Month.

JULY, 1876.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	CALENDAR FOR BOSTON, NEW ENGLAND, NEW-YORK STATE, MICHIGAN WISCONSIN, IOWA and OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, CONNECTICUT, NEW JERSEY PENNSYLVANIA, ILLINOIS, OHIO AND INDIANA.				CALENDAR FOR VIRGINIA, WASH. MARYL'D, KENTUCKY MISSOURI AND CALIFORNIA.				CALENDAR FOR CHARSTON, N. CAROLINA, TENN., GEORGIA, ALABAMA, MISSISSIPPI AND LOUISIANA.			
			SUN RISES	SUN SETS	MOON SETS	H. W. BOST.	SUN RISES	SUN SETS	MOON SETS	H. W. N. Y.	SUN RISES	SUN SETS	MOON SETS	SUN RISES	SUN SETS	MOON SETS	H. W. 'T'ON	
			H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
183	1	Sat	4 25	7 40	4 0	7 10	4 32	7 35	4 4	3 58	4 38	7 29	4 8	4 55	7 12	1 1	3 10	
184	2	Sun	4 26	7 40	1 16	8 7	4 32	7 35	1 10	4 51	4 38	7 29	1 17	4 55	7 12	1 33	4 7	
185	3	Mon	4 27	7 40	1 32	9 0	4 33	7 34	1 39	5 45	4 39	7 29	1 46	4 56	7 12	2 6	5 0	
186	4	Tues	4 27	7 39	2 19	9 51	4 33	7 34	2 24	6 37	4 39	7 28	2 33	4 56	7 11	2 53	5 51	
187	5	Wed	4 28	7 39	3 4	10 40	4 34	7 34	3 13	7 24	4 40	7 28	3 19	4 57	7 11	3 42	6 40	
188	6	Thur	4 29	7 39	rises	11 25	4 35	7 34	rises	8 12	4 41	7 28	rises	4 57	7 11	rises	7 25	
189	7	Fri	4 29	7 39	8 45	morn	4 35	7 33	8 39	8 53	4 41	7 28	8 33	4 58	7 11	8 16	8 49	
190	8	Sat	4 30	7 38	9 12	8	4 36	7 33	9 8	9 33	4 42	7 27	9 3	4 58	7 11	8 49	8 47	
191	9	Mon	4 31	7 38	9 36	47	4 37	7 33	9 33	10 11	4 42	7 27	9 30	4 59	7 11	9 19	9 27	
192	10	Tues	4 32	7 38	9 56	1 27	4 37	7 32	9 54	10 48	4 43	7 27	9 52	5 59	7 10	9 45	10 6	
193	11	Wed	4 33	7 37	10 16	2 6	4 38	7 32	10 15	11 26	4 44	7 26	10 15	5 0	7 10	10 12	10 44	
194	12	Thur	4 33	7 37	10 37	2 44	4 39	7 31	10 38	ev. 8	4 44	7 26	10 38	5 0	7 10	10 40	11 23	
195	13	Fri	4 34	7 36	10 56	3 23	4 39	7 31	10 58	5 1	4 45	7 26	11 0	5 1	7 9	11 36	morn	
196	14	Sat	4 35	7 36	11 21	4 4	4 40	7 30	11 24	1 40	4 46	7 25	11 27	5 2	7 9	11 38	4	
197	15	Mon	4 36	7 35	11 51	4 53	4 41	7 30	11 57	2 35	4 46	7 24	12 0	5 2	7 9	morn	53	
198	16	Tues	4 37	7 34	morn	5 49	4 42	7 29	morn	3 36	4 47	7 24	morn	5 3	7 8	14	1 49	
199	17	Wed	4 37	7 34	29	6 50	4 43	7 29	33	4 46	4 48	7 23	4 1	5 3	7 8	1 0	2 50	
200	18	Thur	4 38	7 33	1 15	8 1	4 44	7 28	1 22	5 59	4 49	7 23	1 30	5 4	7 7	1 51	4 1	
201	19	Fri	4 39	7 32	2 17	9 13	4 44	7 27	2 25	7 6	4 50	7 22	2 32	5 5	7 7	2 55	5 13	
202	20	Sat	4 40	7 32	sets	10 20	4 45	7 26	sets	8 2	4 51	7 21	sets	5 5	7 6	sets	6 20	
203	21	Mon	4 41	7 31	8 16	11 22	4 46	7 26	8 11	8 58	4 52	7 21	8 6	5 6	7 6	7 52	7 22	
204	22	Tues	4 42	7 30	8 48	ev. 12	4 47	7 25	8 45	9 47	4 52	7 20	8 42	5 6	7 5	8 31	8 12	
205	23	Wed	4 43	7 29	9 15	1 3	4 48	7 24	9 13	10 31	4 53	7 19	9 11	5 7	7 5	9 6	9 3	
206	24	Thur	4 44	7 28	9 37	1 47	4 48	7 23	9 37	11 13	4 54	7 18	9 37	5 8	7 4	9 36	9 47	
207	25	Fri	4 45	7 27	9 58	2 30	4 49	7 23	10 0	11 57	4 55	7 18	10 1	5 8	7 4	10 5	10 30	
208	26	Sat	4 46	7 26	10 24	3 12	4 50	7 22	10 30	morn	4 56	7 17	10 32	5 9	7 3	10 40	11 22	
209	27	Mon	4 47	7 25	10 40	3 55	4 51	7 21	10 43	4 1	4 57	7 16	10 47	5 10	7 2	10 59	11 55	
210	28	Tues	4 48	7 24	11 8	4 43	4 52	7 20	11 13	1 30	4 58	7 15	11 19	5 10	7 1	11 34	ev. 43	
211	29	Wed	4 49	7 23	11 39	5 36	4 53	7 19	11 45	2 22	4 58	7 14	11 52	5 11	7 1	morn	1 36	
212	30	Thur	4 50	7 22	morn	6 36	4 54	7 18	morn	3 22	4 59	7 13	morn	5 12	7 0	10	2 36	
213	31	Fri	4 51	7 21	15	7 36	4 55	7 17	22	4 21	4 59	7 12	29	5 12	6 59	50	3 36	

	MOON'S PHASES.		BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.	
	D.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
Full Moon,	6	10 54	Morning.	10 42	Morning.	10 30	Morning.	10 18	Morning.	9	12 3	40
Last Quarter,	14	9 12	Morning.	9 0	Morning.	8 48	Morning.	8 36	Morning.	9	12 5	0
New Moon,	20	0 9	Morning.	11 57	Evening.	11 45	Evening.	11 33	Evening.	17	12 5	54
First Quarter,	27	10 35	Evening.	10 23	Evening.	10 11	Evening.	9 59	Evening.	25	12 6	15

MEN insure their houses, though if the houses should burn they could in time build others; ought they not, then, to insure their lives, which, once lost, cannot be restored? They insure their houses because otherwise a loss might fall on themselves. Ought they not, then, to insure their lives, when the loss, if there should be any, would fall upon their families? Men complain that the cost of life insurance is greater than that of fire insurance, but they should remember that it is so because the hazard is greater, and hence there is so much the more imperative reason for insuring.

THE man who is insured does not need to pinch his family in order to lay up money, lest they be left penniless by his death. If he dies, his policy provides for them; if he lives, he can provide for them himself. So he and his family enjoy life as they go along, instead of being slaves to the fear of future want.

LIFE is made up of little things. He who travels over a continent must go step by step. He who writes a book must do it sentence by sentence. He who learns a science must master it fact by fact, and principle after principle. What is the happiness of our life made up of? Little courtesies, little kindnesses, pleasant words, genial smiles, a friendly letter, good wishes, and good deeds. One in a million, once in a life-time, may do a heroic action. But the little things that make up our life come every day and every hour.

BE warned against a common delusion. Many say, when times are hard, "I shall let this policy lapse, and take out another by and by. But playing fast and loose with life insurance is highly dangerous. The insurance is now effected; hereafter it may be utterly impossible. *Do not let it lapse.* If you do, it is almost certain that you will, at some time or other, greatly lament that you have done so.

Eighth Month.

AUGUST, 1876.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	CALENDAR FOR BOSTON, NEW ENGLAND, NEW-YORK STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, CONNECTICUT, NEW JERSEY, PENNSYLVANIA, ILLINOIS, OHIO AND INDIANA.				CALENDAR FOR VIRGINIA, WASH., MARYL'D., KENTUCKY MISSOURI AND CALIFORNIA.				CALENDAR FOR CHAR'STON, N. CAROLINA, TENN., GEORGIA, ALABAMA, MISSISSIPPI AND LOUISIANA.			
			SUN RISES	SUN SETS	MOON SETS	H. W. BOST.	SUN RISES	SUN SETS	MOON SETS	H. W. N. Y.	SUN RISES	SUN SETS	MOON SETS	SUN RISES	SUN SETS	MOON SETS	H. W. 'CTON	
			H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
214	1	Tues	4 52	7 20	1 0	8 34	4 56	7 16	1 8	5 19	5 0	7 11	1 15	5 13	6 58	1 38	4 34	
215	2	Wed	4 53	7 19	1 55	9 29	4 57	7 14	2 0	6 15	5 1	7 10	2 0	5 14	6 58	2 31	5 29	
216	3	Thur	4 54	7 18	2 55	10 19	4 58	7 13	3 1	7 5	5 2	7 9	3 8	5 15	6 57	3 28	6 19	
217	4	Fri	4 55	7 16	4 1	11 5	4 59	7 12	4 7	7 48	5 3	7 8	4 12	5 15	6 56	4 20	7 5	
218	5	Sat	4 56	7 15	rises	11 46	5 0	7 11	rises	8 27	5 4	7 7	rises	5 16	6 55	rises	7 46	
219	6	Sun	4 57	7 14	8 2	morn	5 1	7 10	8 0	9 7	5 5	7 6	5 7	5 17	6 54	7 50	8 21	
220	7	Mon	4 58	7 13	8 23	21	5 2	7 9	8 22	9 44	5 6	7 5	8 21	5 17	6 53	8 17	9 0	
221	8	Tues	4 59	7 11	8 41	1 0	5 3	7 7	8 41	10 19	5 6	7 4	8 41	5 18	6 52	8 42	9 34	
222	9	Wed	4 59	7 10	9 1	1 34	5 4	7 6	9 2	11 2	5 7	7 2	9 4	5 19	6 51	9 8	10 10	
223	10	Thur	5 0	7 9	9 24	2 10	5 5	7 5	9 26	11 32	5 8	7 1	9 29	5 19	6 50	9 38	10 48	
224	11	Fri	5 0	7 8	9 50	2 48	5 6	7 4	9 54	ev 18	5 9	7 0	9 58	5 20	6 49	10 11	11 32	
225	12	Sat	5 0	7 7	10 24	3 32	5 7	7 2	10 29	1 10	5 10	6 59	10 35	5 21	6 48	10 42	morn	
226	13	Sun	5 0	7 5	11 6	4 23	5 8	7 1	11 13	2 12	5 11	6 58	11 20	5 21	6 47	11 40	23	
227	14	Mon	5 0	7 4	11 59	5 26	5 9	7 0	morn	3 24	5 12	6 56	morn	5 22	6 46	morn	1 26	
228	15	Tues	5 0	7 2	12 morn	6 38	5 10	6 58	7	4 39	5 13	6 54	14	5 23	6 45	37	2 38	
229	16	Wed	5 0	7 7	0 1	7 54	5 11	6 57	1 15	5 52	5 14	6 53	1 22	5 23	6 44	1 44	3 54	
230	17	Thur	5 0	6 59	2 29	9 7	5 12	6 55	2 35	6 57	5 15	6 52	2 22	5 24	6 43	3 10	5 7	
231	18	Fri	5 0	6 57	3 48	10 11	5 13	6 54	3 53	7 50	5 16	6 51	3 58	5 25	6 42	4 12	6 11	
232	19	Sat	5 0	6 55	sets	11 7	5 14	6 53	sets	8 36	5 17	6 50	sets	5 25	6 41	sets	7 7	
233	20	Sun	5 0	6 54	7 38	11 53	5 15	6 51	7 37	9 22	5 17	6 48	7 36	5 26	6 40	7 33	7 53	
234	21	Mon	5 0	6 52	8 0	ev 35	5 16	6 50	8 0	10 1	5 18	6 47	8 1	5 27	6 38	8 2	8 35	
235	22	Tues	5 0	6 51	8 21	1 5	5 17	6 48	8 23	10 38	5 19	6 45	8 25	5 28	6 37	8 32	9 5	
236	23	Wed	5 0	6 50	8 44	1 56	5 17	6 47	8 47	11 19	5 20	6 44	8 51	5 28	6 36	9 1	9 56	
237	24	Thur	5 0	6 48	9 3	2 37	5 18	6 45	9 13	morn	5 21	6 43	9 17	5 29	6 35	9 32	10 37	
238	25	Fri	5 0	6 47	9 39	3 20	5 19	6 44	9 41	5	5 22	6 41	9 50	5 30	6 34	10 8	11 20	
239	26	Sat	5 0	6 45	10 11	4 7	5 20	6 42	10 18	5 4	5 23	6 40	10 26	5 30	6 32	10 45	ev. 7	
240	27	Sun	5 0	6 44	10 53	5 2	5 21	6 41	11 1	1 49	5 24	6 38	11 3	5 31	6 31	11 31	1 2	
241	28	Mon	5 0	6 42	11 45	6 4	5 22	6 39	11 53	2 50	5 25	6 37	12 0	5 32	6 30	morn	2 4	
242	29	Tues	5 0	6 40	morn	7 6	5 23	6 37	morn	3 51	5 26	6 35	morn	5 32	6 29	23	3 6	
243	30	Wed	5 0	6 39	53	8 8	5 24	6 36	54	4 52	5 26	6 34	57	5 33	6 28	1 19	4 8	
244	31	Thur	5 23	6 37	1 50	9 3	5 25	6 34	1 56	5 48	5 27	6 32	2 2	5 33	6 27	2 20	5 3	

MOON'S PHASES.	BOSTON.			NEW-YORK.			WASHINGTON.			CHARLESTON.			SUN AT NOON MARK.			
	D.	H. M.		H. M.			H. M.			H. M.			D.	H. M.	S.	
Full Moon,	5	1 54	Morning.	1 42	Morning.		1 30	Morning.		1 18	Morning.		1	12	6	2
Last Quarter,	12	5 15	Evening.	5 3	Evening.		4 51	Evening.		4 39	Evening.		9	12	5	10
New Moon,	19	7 42	Morning.	7 30	Morning.		7 18	Morning.		7 6	Morning.		17	12	3	43
First Quarter,	26	1 34	Evening.	1 22	Evening.		1 10	Evening.		0 58	Evening.		25	12	1	42

IN THE JUNGLE.



DURING the month of August, 1875, the NEW-YORK LIFE INSURANCE COMPANY paid insurance on the lives of thirty-five persons. The whole amount paid was \$161,427. The whole amount that had been paid to the Company by the

holders of these policies was \$49 287.26. The gain to the families of the deceased was \$112,139.74. Thus they received back all the money the policies cost, together with 227 per cent. interest on the same.

CHILDREN come helpless into the world, and parents are under the most solemn obligations to provide for them until they can provide for themselves. It is a shame and a disgrace for a man to have children born unto him that he has no means of supporting. And as death may at any time deprive him of the opportunity to labor for their support, he ought either to earn enough for it beforehand or to insure his life for their benefit. Who is more blameworthy than he who, by neglect or thoughtlessness, robs infancy of loving care and youth of opportunities for mental and moral culture, which can never be regained?

THE habit of faltering, and distinguishing, and concealing, and putting forward the edge of a truth, instead of showing boldly the full face of it, at last leads men into an insincerity so habitual, that they really do not know whether they speak the truth or not.—*Cardinal Manning.*

"DELAYS are dangerous," says the proverb, and it is emphatically true in the matter of life insurance. If a building does not burn during the year for which it is insured, there is usually no deterioration in the risk, and it can be insured again at the same rates. Not so with life. A man is constantly nearing the time when he will be uninsurable. That time may be when he dies, or it may be sooner. It may be years distant, or it may not be a week or a day. "Accidents will happen," as the saying is, in the best of families, and so they will happen to the most prudent of men. More than that, the older a man is when he takes out his policy, the more he must pay to obtain the same amount of insurance. If a man is insurable, the sooner he insures the better.

A HELPING word to one in trouble is often like a switch on a railroad track—but one inch between wreck and a smooth-rolling prosperity.

Ninth Month. SEPTEMBER, 1876. Thirty Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	CALENDAR FOR BOSTON, NEW ENGLAND, NEW YORK STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, CONNECTICUT, NEW JERSEY, PENNSYLVANIA, ILLINOIS, OHIO AND INDIANA.				CALENDAR FOR VIRGINIA, WASH., MARY'L'D, KENTUCKY, MISSOURI AND CALIFORNIA.			CALENDAR FOR CHA'STON, N. CAROLINA, TENN., GEORGIA, ALABAMA, MISSISSIPPI AND LOUISIANA.			
			SUN RISES	SUN SETS	MOON SETS	H. W. BOST.	SUN RISES	SUN SETS	MOON SETS	H. W. N. Y.	SUN RISES	SUN SETS	MOON SETS	SUN RISES	SUN SETS	MOON SETS	H. W. C'TON
			H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
245	1	Fri	5 24	6 35	2 55	9 52	5 26	6 33	3 0	6 38	5 28	6 21	3 5	5 34	6 25	3 19	5 52
246	2	Sat	5 25	6 33	4 0	10 35	5 27	6 31	4 4	7 20	5 29	6 20	4 7	5 35	6 24	4 18	6 35
247	3	Sun	5 27	6 32	rises	11 19	5 28	6 29	rises	7 57	5 30	6 28	rises	5 35	6 22	rises	7 15
248	4	Mon	5 28	6 30	6 48	11 50	5 29	6 28	6 43	8 33	5 31	6 26	6 47	5 36	6 21	6 46	7 50
249	5	Tues	5 29	6 28	7 6	12 20	5 30	6 26	7 8	9 13	5 32	6 25	7 9	5 37	6 20	7 12	8 24
250	6	Wed	5 30	6 26	7 28	24	5 31	6 25	7 21	9 47	5 33	6 23	7 33	5 37	6 19	7 41	9 1
251	7	Thur	5 31	6 25	7 54	1 1	5 32	6 23	7 58	10 24	5 34	6 22	8 2	5 38	6 17	8 14	9 40
252	8	Fri	5 32	6 23	8 24	4 24	5 33	6 21	8 29	11 7	5 35	6 21	8 35	5 39	6 16	8 51	10 24
253	9	Sat	5 33	6 21	9 4	2 24	5 34	6 20	9 11	11 57	5 35	6 20	9 17	5 40	6 15	10 28	morn
254	10	Sun	5 35	6 19	9 51	3 12	5 36	6 18	9 58	11 57	5 36	6 18	10 6	5 40	6 13	10 28	morn
255	11	Mon	5 35	6 17	10 52	4 9	5 36	6 16	11 0	2 3	5 37	6 17	11 7	5 41	6 12	11 30	9
256	12	Tues	5 37	6 15	morn	5 17	5 37	6 15	morn	3 18	5 38	6 17	morn	5 41	6 11	morn	1 17
257	13	Wed	5 38	6 14	6	6 33	5 38	6 13	12	4 35	5 39	6 14	29	5 42	6 9	40	2 33
258	14	Thur	5 39	6 12	1 25	7 50	5 39	6 11	1 30	5 42	5 40	6 12	1 36	5 43	6 8	1 52	3 50
259	15	Fri	5 40	6 10	2 42	8 57	5 40	6 9	2 47	6 39	5 41	6 10	2 51	5 43	6 7	3 4	4 57
260	16	Sat	5 41	6 8	3 58	10 3	5 41	6 8	4 0	7 26	5 42	6 9	4 3	5 44	6 5	4 10	6 3
261	17	Sun	5 42	6 6	sets	10 42	5 42	6 6	sets	8 7	5 43	6 7	sets	5 45	6 4	sets	6 42
262	18	Mon	5 43	6 5	6 22	11 24	5 43	6 4	6 22	8 48	5 44	6 6	6 24	5 45	6 2	6 28	7 24
263	19	Tues	5 44	6 3	6 39	ev. 3	5 44	6 3	6 41	9 39	5 44	6 4	6 44	5 46	6 1	6 52	8 3
264	20	Wed	5 45	6 1	7 9	4 3	5 45	6 1	7 13	10 10	5 45	6 2	7 17	5 46	6 0	7 30	8 43
265	21	Thur	5 46	6 0	7 37	1 24	5 46	5 59	7 42	10 49	5 46	6 1	7 47	5 47	5 58	8 3	9 24
266	22	Fri	5 47	5 58	8 14	2 7	5 47	5 58	8 19	11 37	5 47	5 59	8 25	5 48	5 57	8 43	10 7
267	23	Sat	5 48	5 56	8 48	2 50	5 48	5 56	8 54	morn	5 48	5 58	9 2	5 48	5 50	9 24	10 50
268	24	Sun	5 50	5 55	9 37	3 39	5 49	5 54	9 45	25	5 49	5 59	9 52	5 49	5 54	10 15	11 39
269	25	Mon	5 51	5 53	10 32	4 35	5 50	5 53	10 39	1 22	5 50	5 54	10 47	5 50	5 53	11 8	ev 35
270	26	Tues	5 52	5 51	11 36	5 33	5 51	5 52	11 42	2 19	5 51	5 53	11 59	5 50	5 52	morn	1 33
271	27	Wed	5 53	5 49	morn	6 36	5 52	5 50	morn	3 22	5 52	5 51	morn	5 51	5 50	8	2 36
272	28	Thur	5 54	5 47	4 1	7 34	5 53	5 48	4 6	4 19	5 53	5 50	5 2	5 52	5 49	1 8	3 30
273	29	Fri	5 55	5 46	1 48	8 27	5 54	5 46	1 52	5 12	5 54	5 48	1 36	5 52	5 48	2 8	4 27
274	30	Sat	5 56	5 44	2 51	9 14	5 54	5 44	2 54	6 0	5 55	5 46	2 57	5 53	5 46	3 5	5 14

	D.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.		
		H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	S.		
Full Moon,	3	4 29	Evening.	4 17	Evening.	4 5	Evening.	3 53	Evening.	1	11 59	8.
Last Quarter,	10	11 37	Evening.	11 25	Evening.	11 13	Evening.	11 1	Evening.	9	11 56	58
New Moon,	17	5 10	Evening.	4 58	Evening.	4 46	Evening.	4 34	Evening.	17	11 54	10
First Quarter,	25	7 19	Morning.	7 7	Morning.	6 55	Morning.	6 43	Morning.	25	11 51	24



PRETTY POLL.

LIBERAL dealing is better than almsgiving; for it tends to prevent pauperism, which is better than to relieve it.

IF others act as tempters, and thus put themselves in the place of the devil and do his work, do not you repeat the part of our first parents by yielding.

There is no antagonism between life insurance and savings banks. The two systems of laying aside money are radically different. Life companies would be the gainers if every policy-holder kept a savings bank account. But the bank cannot take the place nor do the work of the insurance company, since the latter provides against poverty during the time in which a man is earning money to put in the bank. Of course, if a man dies before he earns more than his first deposit, he only leaves his first deposit to his family, but, if he dies ever so soon after making his first payment on a life policy, his family receive the whole amount of the policy—an amount often equal to the savings of many years.

Like an earthen pot, a bad man is easily broken, and cannot be easily restored to his former situation; but a virtuous man, like a vase of gold, is broken with difficulty, and easily repaired.

For safety, economy, and liberal dealing, the NEW-YORK LIFE INSURANCE COMPANY holds a high and well-merited position among the companies of the world. The officers are well and favorably known in this community. Mr. Franklin, the President, has long held an honorable place in the commercial world, and Mr. Beers, the Vice-President and Actuary, has few equals in the science of insurance computations and plans.—*N. Y. Evening Post.*

Idleness is the dead sea that swallows up all virtues, and the self-made sepulcher of a living man. The idle man is the devil's urchin, whose livery is rags, and whose diet and wages are famine and disease. As Satan selects his disciples when they are idle, so our Savior chose his while they were busy at their trade, either mending their nets or casting them into the sea. Nay, he himself stooped to a trade, and was a carpenter.

Tenth Month.

OCTOBER, 1876.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	CALENDAR FOR BOSTON, NEW ENGLAND, NEW-YORK STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, CONNECTICUT, NEW JERSEY, PENNSYLVANIA, ILLINOIS, OHIO AND INDIANA.				CALENDAR FOR VIRGINIA, WASH., MARY'L D., KENTUCKY, MISSOURI AND CALIFORNIA.				CALENDAR FOR CHA'STON, N. CAROLINA, TENN., GEORGIA, ALABAMA, MISSISSIPPI AND LOUISIANA.			
			SUN RISES	SUN SETS	MOON SETS	H. W. BOST.	SUN RISES	SUN SETS	MOON SETS	H. W. N. Y.	SUN RISES	SUN SETS	MOON SETS	SUN RISES	SUN SETS	MOON SETS	H. W. C'TON	
			H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
275	1	Mon	5 57	5 42	3 56	9 57	5 56	5 43	3 57	6 43	5 55	5 43	3 59	5 54	5 45	4 4	5 57	
276	2	Tues	5 58	5 40	3 5	10 39	5 57	5 41	5 3	7 24	5 56	5 42	5 3	5 54	5 44	5 4	6 39	
277	3	Wed	5 59	5 39	RISES	11 18	5 58	5 39	RISES	8 0	5 57	5 40	RISES	5 55	5 42	RISES	7 18	
278	4	Thur	6 1	5 37	5 57	11 56	5 59	5 38	6 1	8 39	5 58	5 39	6 4	5 55	5 41	6 15	7 56	
279	5	Fri	6 2	5 36	6 26	morn	6 0	5 36	6 31	9 20	5 59	5 37	6 36	5 57	5 40	6 50	8 34	
280	6	Sat	6 3	5 34	7 4	34	6 1	5 35	7 10	10 6	6 0	5 35	7 16	5 57	5 39	7 34	9 20	
281	7	Mon	6 4	5 32	7 49	1 20	6 2	5 33	7 56	10 52	6 1	5 34	8 4	5 58	5 37	8 25	10 10	
282	8	Tues	6 5	5 31	8 46	2 10	6 3	5 31	8 56	11 50	6 2	5 32	9 2	5 59	5 36	9 24	11 3	
283	9	Wed	6 6	5 29	9 54	3 3	6 4	5 30	10 1	ev.54	6 3	5 31	10 8	6 0	5 35	10 29	morn	
284	10	Thur	6 8	5 27	11 12	4 7	6 5	5 28	11 18	2 2	6 4	5 29	11 24	6 0	5 33	11 42	7	
285	11	Fri	6 9	5 26	morn	5 16	6 7	5 27	morn	3 13	6 5	5 28	morn	6 1	5 32	morn	1 16	
286	12	Sat	6 10	5 24	28	6 27	6 8	5 25	32	4 20	6 6	5 26	38	6 2	5 31	51	2 27	
287	13	Mon	6 11	5 22	1 44	7 35	6 9	5 23	1 47	5 18	6 7	5 25	1 50	6 2	5 30	1 59	3 35	
288	14	Tues	6 12	5 21	2 55	8 33	6 10	5 22	2 57	6 10	6 8	5 23	2 58	6 3	5 29	3 3	4 33	
289	15	Wed	6 13	5 19	4 7	9 24	6 11	5 20	4 7	6 56	6 9	5 22	4 7	6 4	5 27	4 8	5 24	
290	16	Thur	6 14	5 17	5 17	10 10	6 12	5 19	5 15	7 34	6 10	5 21	5 14	6 5	5 26	5 10	6 10	
291	17	Fri	6 15	5 15	sets	10 53	6 13	5 17	sets	8 14	6 11	5 19	sets	6 5	5 25	sets	6 53	
292	18	Sat	6 17	5 14	5 35	11 32	6 14	5 16	5 40	8 58	6 12	5 18	5 45	6 6	5 24	5 59	7 32	
293	19	Mon	6 18	5 12	0 7	ev.12	6 15	5 14	6 13	9 42	6 13	5 16	6 19	6 7	5 23	6 37	8 12	
294	20	Tues	6 19	5 11	6 41	5 6	6 16	5 13	6 49	10 23	6 14	5 15	6 55	6 8	5 22	7 16	8 56	
295	21	Wed	6 20	5 9	7 27	1 39	6 18	5 12	7 35	11 10	6 15	5 14	7 43	6 9	5 21	8 5	9 39	
296	22	Thur	6 21	5 8	8 21	2 27	6 19	5 10	8 28	12 0	6 16	5 13	8 36	6 9	5 19	8 58	10 27	
297	23	Fri	6 22	5 6	9 31	3 15	6 20	5 9	9 37	morn	6 18	5 11	9 44	6 10	5 18	10 5	11 15	
298	24	Sat	6 23	5 5	10 27	4 5	6 21	5 7	10 33	52	6 19	5 10	10 39	6 11	5 17	10 56	ev.5	
299	25	Mon	6 25	5 3	11 33	4 50	6 22	5 6	11 37	1 47	6 20	5 9	11 42	6 12	5 16	11 56	50	
300	26	Tues	6 26	5 2	morn	5 54	6 23	5 4	morn	2 40	6 21	5 8	morn	6 13	5 15	morn	1 54	
301	27	Wed	6 27	5 0	37	6 48	6 24	5 3	40	3 34	6 22	5 6	43	6 13	5 14	54	2 48	
302	28	Thur	6 28	4 59	1 40	7 40	6 26	5 2	1 42	4 25	6 23	5 5	1 44	6 14	5 13	1 51	3 40	
303	29	Fri	6 29	4 57	2 44	8 29	6 27	5 1	2 45	5 14	6 24	5 4	2 45	6 15	5 12	2 48	4 29	
304	30	Sat	6 30	4 55	3 51	9 15	6 28	4 59	3 51	6 1	6 25	5 2	3 50	6 16	5 11	3 48	5 15	
305	31	Mon	6 32	4 54	4 57	9 59	6 29	4 58	4 55	6 45	6 26	5 1	4 53	6 17	5 10	4 47	5 59	

MOON'S PHASES.	D.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.	
		H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	H. M.	H. M.
Full Moon,	3	6 12	Morning.	6 0	Morning.	5 48	Morning.	5 36	Morning.	1	11 49 25
Last Quarter,	10	5 36	Morning.	5 24	Morning.	5 12	Morning.	5 0	Morning.	9	11 47 5
New Moon,	17	5 13	Morning.	5 1	Morning.	4 49	Morning.	4 37	Morning.	17	11 45 16
First Quarter	25	3 10	Morning.	2 58	Morning.	2 46	Morning.	2 34	Morning.	25	11 44 5



HOLD STILL, NOW.

A BEAUTIFUL answer was given by a little Scotch girl. When her class at school was examined, she replied to the question, "What is patience?" "Wait a wee, and dinna weary."

AN Endowment Policy does more than to insure one's family against want in case of his early death; it insures him against want in case he lives to old age.

GEORGE CARY EGGLESTON says he once knew of a man who, for a whole year, put every ten cent note he received (when he only received one at a time) into a tin box. At the end of a year he had more than enough to pay two years' premiums on a Life Insurance Policy for \$5,000. And yet the man said he had not missed what he thus put away.

As a whole, life insurance is better managed than any other great interest in the country. Occasionally a small company overshoots the mark in the endeavor to obtain business. The mistake of returning to policy-holders more money, or of granting them more liberal indulgences than the company could afford, has sometimes been made. But in these cases the public has rarely been the chief sufferer. Great thefts and defalcations, such as occur in other business, are in life insurance almost unknown.—*N. Y. Tribune.*

If a man would make instant and sure provision for his family, in case of his own death during that long period in which he will be struggling for competence or fortune; if he would do his whole duty to his family by reducing to the minimum the possibility of their becoming objects of charity; if he would make sure that no neglect of his shall prove a life-long burden to them; if he would gain the confidence of business men by acting upon the most careful business principles; if he would enjoy life as he goes along and enable his family to do the same; if he would prepare for old age without pinching any one in his earlier years, but, on the contrary, by increasing the blessings of himself and family during a whole life-time,—if any one would do all these things at a stroke, let him take an Endowment Insurance Policy; and if he would do it without fail, and at the least expense and largest return to himself, let him secure his policy at once.

Eleventh Month.

NOVEMBER, 1876.

Thirty Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	CALENDAR FOR BOSTON, NEW ENGLAND, NEW YORK STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, CONNECTICUT, NEW JERSEY, PENNSYLVANIA, ILLINOIS, OHIO AND INDIANA.				CALENDAR FOR VIRGINIA, WASH., MARYL'D, KENTUCY, MISSOURI AND CALIFORNIA.				CALENDAR FOR CHARSTON, N. CAROLINA, TENN., GEORGIA, ALABAMA, MISSISSIPPI AND LOUISIANA.			
			SUN RISES	SUN SETS	MOON RISES	H. W. BOST.	SUN RISES	SUN SETS	MOON RISES	H. W. N. Y.	SUN RISES	SUN SETS	MOON RISES	SUN RISES	SUN SETS	MOON RISES	H. W. 'TON	
			H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
306	1	Wed	6 33	4 54	rises	10 46	6 30	4 57	rises	7 30	6 27	5 0	rises	6 18	5 9	rises	6 46	
307	2	Thu	6 34	4 53	5 2	11 31	6 21	4 56	5 8	8 14	6 28	4 59	5 13	6 19	5 9	rises	7 31	
308	3	Fri	6 36	4 51	5 44	morn	6 32	4 54	5 50	9 3	6 29	4 58	5 57	6 19	5 8	6 18	8 17	
309	4	Sat	6 37	4 50	6 37	17	6 34	4 53	6 45	9 56	6 31	4 57	6 53	6 20	5 7	7 15	9 10	
310	5	Mon	6 38	4 49	7 45	1 10	6 35	4 52	7 52	10 49	6 32	4 56	8 0	6 21	5 6	8 21	10 7	
311	6	Tue	6 39	4 48	9 2	2 7	6 36	4 51	9 8	11 48	6 33	4 55	9 15	6 22	5 5	9 33	11 3	
312	7	Wed	6 41	4 47	10 19	3 3	6 37	4 50	10 24	ev 50	6 34	4 54	10 29	6 23	5 4	10 44	morn	
313	8	Thu	6 42	4 44	11 33	4 3	6 38	4 49	11 36	1 53	6 35	4 53	11 40	6 24	5 4	11 50	3	
314	9	Fri	6 43	4 43	morn	5 7	6 40	4 48	morn	2 53	6 36	4 52	morn	6 25	5 3	morn	1 7	
315	10	Sat	6 44	4 43	4 6	7 6	6 41	4 47	4 8	3 50	6 37	4 51	50	6 26	5 2	56	2 7	
316	11	Mon	6 46	4 42	1 56	7 5	6 42	4 46	1 57	4 43	6 38	4 50	1 57	6 27	5 2	1 59	3 5	
317	12	Tue	6 47	4 41	3 4	7 59	6 43	4 45	3 4	5 36	6 39	4 49	3 3	6 27	5 1	3 0	3 59	
318	13	Wed	6 48	4 40	4 12	8 51	6 44	4 44	4 12	6 34	6 40	4 48	4 9	6 28	5 0	4 3	4 51	
319	14	Thu	6 49	4 39	5 23	9 38	6 46	4 43	5 19	7 9	6 41	4 47	5 16	6 29	5 0	5 5	5 38	
320	15	Fri	6 51	4 39	sets	10 23	6 47	4 42	sets	7 48	6 43	4 47	sets	6 30	4 59	sets	6 23	
321	16	Sat	6 52	4 38	4 39	11 6	6 48	4 41	4 48	8 33	6 44	4 46	4 52	6 31	4 59	5 12	7 6	
322	17	Mon	6 53	4 37	5 21	11 50	6 49	4 40	5 28	9 21	6 45	4 45	5 35	6 32	4 58	5 58	7 50	
323	18	Tue	6 54	4 36	6 10	ev 34	6 50	4 39	6 19	10 5	6 46	4 44	6 27	6 33	4 58	6 49	8 34	
324	19	Wed	6 56	4 35	7 9	1 19	6 51	4 39	7 16	10 48	6 47	4 44	7 23	6 34	4 57	7 44	9 19	
325	20	Thu	6 57	4 34	8 14	2 6	6 53	4 38	8 20	11 33	6 48	4 43	8 26	6 35	4 57	8 45	10 6	
326	21	Fri	6 58	4 34	9 19	2 49	6 54	4 38	9 24	morn	6 49	4 43	9 29	6 36	4 56	9 44	10 49	
327	22	Sat	6 59	4 33	10 22	3 35	6 55	4 37	10 20	21	6 50	4 42	10 29	6 37	4 56	10 41	11 35	
328	23	Mon	7 0	4 32	11 25	4 21	6 56	4 36	11 27	1 8	6 51	4 42	11 30	6 38	4 56	11 37	ev 21	
329	24	Tue	7 2	4 32	morn	5 9	6 57	4 36	morn	2 5	6 52	4 41	morn	6 38	4 55	morn	1 9	
330	25	Wed	7 3	4 31	28	5 56	6 58	4 35	30	2 42	6 53	4 40	31	6 39	4 55	3 5	1 56	
331	26	Thu	7 4	4 31	1 32	6 47	6 59	4 35	1 32	3 33	6 55	4 40	1 32	6 40	4 55	1 32	2 47	
332	27	Fri	7 5	4 30	2 37	7 39	7 0	4 35	2 36	4 24	6 56	4 40	2 34	6 41	4 55	2 30	3 39	
333	28	Sat	7 6	4 30	3 45	8 31	7 2	4 34	3 43	5 16	6 57	4 40	3 40	6 42	4 54	3 31	4 31	
334	29	Mon	7 7	4 30	4 58	9 23	7 3	4 34	4 54	6 9	6 58	4 39	4 49	6 43	4 54	4 37	5 23	
335	30	Wed	7 8	4 29	6 15	10 18	7 4	4 34	6 9	7 4	6 59	4 39	6 4	6 44	4 54	5 47	6 18	

MOON'S PHASES.	BOSTON.			NEW-YORK.			WASHINGTON.			CHARLESTON.			SUN AT NOON MARK.		
	D.	H. M.		H. M.			H. M.			H. M.			D.	H. M.	S.
Full Moon,	1	6 47	Evening.	6 35	Evening.		6 23	Evening.		6 11	Evening.		1	11 43	40
Last Quarter,	8	0 33	Evening.	0 21	Evening.		0 9	Evening.		11 57	Morning.		9	11 44	1
New Moon,	15	8 4	Evening.	7 52	Evening.		7 40	Evening.		7 28	Evening.		17	11 45	16
First Quarter,	23	11 42	Evening.	11 30	Evening.		11 18	Evening.		11 6	Evening.		25	11 47	24



CINDERELLA.

YOUNG men sometimes neglect to insure their lives because they have no one dependent upon them. Let such consider what they would do if they had property, and were about to die. Would they destroy it? Is there not some one, or some charitable object to whom or to which they would gladly give it? Many young men have parents who, though not actually dependent upon them, yet may be dependent upon some one in a few years; or sisters toward whose support they contribute. Let every such insure his life, and make a will directing how the proceeds of his policy shall be disposed of in case of death. The will can be modified as the circumstances of the family change, and be destroyed altogether when the man comes to have a family of his own.

GOD gives food to every bird, but he does not bring it to the nest; in like manner he gives us our daily bread, but by means of our daily work.

A MORTGAGE on a home never ought to be larger than the amount of insurance on the life of the man who owns it. A man who has a comfortable home half paid for is fortunate. But if he should die uninsured, and the mortgage be foreclosed, quite likely the property would bring under the hammer little more than enough to satisfy the mortgage, pay costs, etc. And so the wife and children would lose what little had been left them. Many homes have been lost just for want of a little business prudence and forethought. How many more will be lost in the same manner?

THE tears of many a disappointed and distressed widow have fallen upon a lapsed policy, worth nothing more than the paper composing it, but which would have been as good as a bank-note for the amount represented, save for that fatal slip to pay the renewal premium when health was high and death unlikely.—*Insurance Agent, London.*

Twelfth Month.

DECEMBER, 1876.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	CALENDAR FOR BOSTON, NEW ENGLAND, NEW-YORK STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, CONNECTICUT, NEW JERSEY, PENNSYLVANIA, ILLINOIS, OHIO AND INDIANA.				CALENDAR FOR VIRGINIA, WASH., MARYL'D, KENTUCKY, MISSOURI AND CALIFORNIA.				CALENDAR FOR CHAR'STON, N. CAROLINA, TENN., GEORGIA, ALABAMA, MISSISSIPPI AND LOUISIANA.			
			SUN RISES	SUN SETS	MOON RISES	H. W. BOST.	SUN RISES	SUN SETS	MOON RISES	H. W. N. Y.	SUN RISES	SUN SETS	MOON RISES	SUN RISES	SUN SETS	MOON RISES	H. W. 'T'ON	
			H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	
336	1	Fri	7 10	4 28	rises	11 13	7 5	4 34	rises	7 55	7 0	4 39	rises	6 45	4 54	rises	7 13	
337	2	Sat	7 11	4 28	5 28	morn	7 6	4 33	5 35	8 53	7 1	4 39	5 43	6 45	4 54	6 5	8 8	
338	3	Sun	7 12	4 28	6 41	8	7 7	4 33	6 51	9 49	7 2	4 38	6 58	6 46	4 54	7 18	9 3	
339	4	Mon	7 13	4 28	8 5	1 3	7 8	4 33	8 10	10 43	7 2	4 38	8 15	6 47	4 54	8 31	10 1	
340	5	Tues	7 14	4 28	9 22	2 1	7 9	4 32	9 26	11 38	7 3	4 38	9 30	6 48	4 54	9 42	10 54	
341	6	Wed	7 15	4 28	10 37	2 54	7 10	4 32	10 39	ev.33	7 4	4 38	10 42	6 49	4 54	10 49	11 47	
342	7	Thur	7 16	4 28	11 49	3 47	7 11	4 32	11 50	1 27	7 5	4 38	11 50	6 49	4 54	11 53	morn	
343	8	Fri	7 17	4 28	morn	4 40	7 12	4 32	morn	2 20	7 6	4 38	morn	6 50	4 54	morn	40	
344	9	Sat	7 18	4 28	57	5 34	7 13	4 32	57	3 14	7 7	4 38	56	5 51	4 54	55	1 34	
345	10	Sun	7 19	4 28	2 5	6 28	7 14	4 32	2 3	4 7	7 8	4 38	2 2	6 52	4 54	1 56	2 28	
346	11	Mon	7 20	4 28	3 13	7 22	7 15	4 32	3 10	4 59	7 9	4 38	3 7	6 53	4 55	2 57	3 22	
347	12	Tues	7 21	4 28	4 21	8 15	7 15	4 32	4 16	5 52	7 9	4 39	4 13	6 54	4 55	3 58	4 15	
348	13	Wed	7 22	4 28	5 28	9 7	7 16	4 33	5 23	6 42	7 10	4 39	5 17	6 54	4 55	5 0	5 7	
349	14	Thur	7 23	4 28	6 36	9 56	7 16	4 33	6 21	7 31	7 11	4 39	6 24	6 55	4 55	6 4	5 56	
350	15	Fri	7 24	4 29	sets	10 47	7 17	4 33	sets	8 15	7 12	4 39	sets	6 56	4 56	sets	6 47	
351	16	Sat	7 25	4 29	5 0	11 32	7 18	4 33	5 7	9 1	7 12	4 40	5 15	6 56	4 56	5 36	7 32	
352	17	Sun	7 26	4 29	6 3	ev.15	7 18	4 33	6 9	9 45	7 13	4 40	6 16	6 57	4 56	6 35	8 15	
353	18	Mon	7 26	4 29	7 9	59	7 20	4 34	7 14	10 24	7 14	4 40	7 19	6 58	4 57	7 35	8 59	
354	19	Tues	7 26	4 30	8 12	1 40	7 20	4 34	8 16	11 3	7 14	4 41	8 21	6 58	4 57	8 33	9 40	
355	20	Wed	7 27	4 30	9 14	2 20	7 20	4 35	9 17	11 44	7 15	4 41	9 20	6 59	4 58	9 29	10 20	
356	21	Thur	7 27	4 31	10 16	3 0	7 21	4 35	10 18	morn	7 15	4 42	10 20	6 59	4 58	10 25	11 0	
357	22	Fri	7 28	4 31	11 19	3 39	7 21	4 36	11 19	25	7 16	4 42	11 20	7 0	4 59	11 21	11 39	
358	23	Sat	7 28	4 32	morn	4 22	7 22	4 37	morn	1 9	7 16	4 43	morn	7 0	4 59	morn	ev.22	
359	24	Sun	7 28	4 32	21	5 7	7 22	4 37	21	2 2	7 17	4 43	20	7 1	5 0	17	1 7	
360	25	Mon	7 29	4 33	1 27	5 56	7 23	4 38	1 24	2 42	7 17	4 44	1 22	7 1	5 0	1 16	1 56	
361	26	Tues	7 29	4 33	2 34	6 50	7 23	4 39	2 31	3 36	7 17	4 44	2 27	7 1	5 1	2 17	2 50	
362	27	Wed	7 29	4 34	3 48	7 53	7 23	4 39	3 43	4 38	7 18	4 45	3 38	7 2	5 2	3 23	3 53	
363	28	Thur	7 29	4 34	5 5	8 57	7 23	4 40	4 59	5 42	7 18	4 46	4 52	7 2	5 2	4 34	4 57	
364	29	Fri	7 30	4 35	6 21	9 59	7 24	4 40	6 14	6 45	7 18	4 47	6 6	7 2	5 3	5 45	5 59	
365	30	Sat	7 30	4 35	7 30	11 2	7 24	4 41	7 21	7 45	7 19	4 47	7 15	7 2	5 4	6 53	7 2	
366	31	Sun	7 30	4 37	discs	11 58	7 24	4 42	rises	8 43	7 19	4 48	rises	7 3	5 4	rises	7 58	

MOON'S PHASES.		BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.			
	D.	H. M.		H. M.	H. M.	H. M.	H. M.	H. M.	D.	H.	M.	S.	
Full Moon,	1	6 20	Morning.	6 8	Morning.	5 56	Morning.	5 44	Morning.	1	11	49	30
Last Quarter,	7	9 39	Evening.	9 27	Evening.	9 15	Evening.	9 3	Evening.	9	11	52	53
New Moon,	15	1 30	Evening.	1 18	Evening.	1 6	Evening.	0 54	Evening.	17	11	56	43
First Quarter,	23	6 57	Evening.	6 45	Evening.	6 33	Evening.	6 21	Evening.	25	12	0	42
Full Moon,	30	5 15	Evening.	5 3	Evening.	4 51	Evening.	4 39	Evening.	31	12	3	38



CHRISTMAS—OUTSIDE AND INSIDE.

A MAN who can save but the paltry sum of twenty-five dollars a year can with this sum secure a life insurance policy for \$1,000, unless he is

over thirty-five years of age. In what other way can he secure his family against poverty in case of his own death during the next ten years?

Every-Day Reference Matter.

POSTAGE RATES.

DOMESTIC.

The United States and the New Dominion (Canada) form a single postal territory, within which the rates are as follows:

Letters, or any matter so enclosed that it cannot be examined without injury to the wrapper, three cents for each half-ounce or fraction thereof. Drop-letters, at offices having carriers, two cents per half-ounce or fraction thereof; at offices without carriers, one cent. All packages containing written information are rated at letter postage. A letter packet must not weigh over four pounds. At least three cents must be paid on a letter packet; if more is due and not paid it will be collected on delivery. A letter will be returned to the writer free if a request to do so is placed on the outside of the envelope. Letters sent to the wrong place will be forwarded free at the request of the person to whom they are addressed. To register a letter packet, prepay it fully and add ten cents in stamps and your name and address; this will secure the return of a receipt for it. Manuscripts and proof-sheets, except for books, are charged letter rates.

Postal-Cards.—There must be nothing whatever attached to a postal-card, nor any thing written or printed on the face except the address. Any thing the sender desires may be written or printed on the back, provided it is not scurrilous or indecent. Postal-cards are not returned to the senders, nor advertised, nor sent to the dead-letter office. If not called for in sixty days they are burned. Any printed card may be sent through the mails, if prepaid at the rate of one cent per ounce or fraction thereof, provided it contains no written matter except the address, which, with the stamp, should occupy one side.

All printed matter and merchandise (except newspapers and periodicals sent to regular subscribers, the postage on which is paid by the publishers), also book manuscripts and the proof-sheets of the same, one cent per ounce or fraction thereof. Circulars, for local delivery by carriers, one cent each. Postal matter of this character must be wrapped so that its contents may

be *thoroughly* examined without cutting or injuring the wrapper or cord (a sealed envelope with notched corners is not a proper wrapper), and no signs or marks of any kind may be made on the wrapper or its contents except the address and the following: Publishers may print the date of expiration of subscription on wrappers, and may inclose bills and receipts. Business cards may be printed or pasted (if printed) on wrappers. Samples may be numbered to correspond with similar marks in catalogues, invoices or letters. Typographical errors in circulars, etc., may be corrected in writing, and an author may add to a proof-sheet new matter, if for the purpose of completing the article. A circular may contain a written address inside, but nothing else. A simple mark may be made to call attention to an article in printed matter.

Liquids, poisons, explosives, etc.—anything liable to injure the mail-bags, their contents, or employés of the department—if discovered, will be thrown away.

Stamps cut from stamped envelopes are not good, but if the whole envelope is presented, and the postmaster satisfied that it has not been used, it will be redeemed in stamps.

FOREIGN POSTAGE.

To England, Ireland, Scotland, Wales, Belgium, Germany, Holland, Austria, Denmark, Switzerland, Italy, Russia, Norway, Sweden, Turkey, Egypt and Cuba, letters five cents, newspapers two cents; France, letters nine cents, papers three cents; Spain, letters twelve cents, newspapers two cents.

To most Asiatic countries there are three *routes*, viz.: via San Francisco, via Southampton, and via Brindisi, and the rates by each are given in the above order. To Australia, letters, five, fifteen or twenty-one cents, newspapers two, four or eight cents; China, letters, ten (this only to Canton, Swatow, Amoy and Foo Chow), twenty-seven, or thirty-three cents, papers two, four or eight cents; Japan, letters fifteen, twenty-seven or thirty-three cents, papers four, or eight cents; British India, letters, via Southampton, twenty-one cents, via Brin-

disi, twenty-seven cents, papers four and eight cents respectively.

Note.—These are the rates for letter packets not exceeding one-half ounce, and for single newspapers not weighing over four ounces. In the case of Cuba it is for single papers, no matter what the weight. Where there are several *routes* with different rates, the one paid for should be placed in the left-hand upper corner of the packet. Foreign postal packets must contain no article subject to customs duties.

Prepay *all* postage, not only because in some cases the package will not be forwarded unless prepaid, but because it is a shabby thing to require a correspondent to pay your postage. Write the address *very plainly* and *fully*. If people only knew how much trouble and loss would be saved by following so simple a direction, they would follow it, we feel sure. Put the stamp on the right-hand upper corner, and be sure that it adheres firmly.

TAXES AND INTEREST.

STAMP TAX.—Checks, Drafts and Orders for the payment of any sum of money whatsoever, drawn on any bank, banker, or trust company, require on each document a 2 cent Internal Revenue Stamp, which must be put on and canceled at the time and date of the paper. Notes, Receipts and Agreements do not require stamping.

TO COMPUTE INTEREST.—First compute the interest on one dollar at six per cent., then multiply by the number of dollars. The interest at any other rate may be obtained from this by dividing by six, which will give the rate at one per cent., and multiplying by the required rate. To find the interest on one dollar for any required time at six per cent. The interest for the years is plainly six cents for each; add to this one cent for every two months, five mills for every odd month, and one mill for every six days. For example, the interest on one dollar for 3 years 7 months and 26 days is 18 cents, plus 3 cents and 5 mills, plus $4\frac{1}{2}$ mills, or \$0.219 $\frac{1}{2}$.

LEGAL RATES OF INTEREST IN THE DIFFERENT STATES IN THE UNION.—The legal rate of interest in the States of Me., N. H., R. I., Ct., Vt., Del., Md., Penn., Va., N. C., Fla., Miss., Tenn., Ark., Ky., O., Ind., Ill., Mo., Ia., and N. J., is six per cent. If agreed upon, Fla. allows 8 per cent.; Ia. 10 per cent.; N. J. 7 per cent.; Ark. 10

per cent. 7 per cent is legal rate in Mich., N. Y., Minn., Wis., S. C. and Ga.; 8 per cent. in Ala. and Tex.; 10 per cent. in Cal., and only 5 per cent. in La.

ABOUT THE HOUSE.

TO RELIEVE ASTHMA—Soak blotting or tissue paper in strong saltpeter water, dry and burn in your bedroom.

INK-STAINS, if wet, may be washed out with sour milk; if dry, with oxalic acid, or lemon-juice and salt.

ACID OR ALKALINE STAINS may be neutralized in great part by treating either with a solution of the other. For example, use hartshorn for acid stains, vinegar for discolorations by lime or soap.

BURNS should be dressed with a mixture of one part linseed oil and two of lime water. Until you can get this, cover with molasses.

GREASE SPOTS may be removed from broad-cloth by laying on a piece of heavy brown paper, and pressing with a hot flat-iron. To sponge them from ordinary fabrics use a solution of borax (1 oz.), gum-camphor ($\frac{1}{2}$ oz.), and hot water (1 qt.). Keep a bottle of it in the house. For silks, rub powdered French chalk on the wrong side. If the spot be old, moisten the chalk with soap-suds, let it dry, then spread on, cover with several folds of tissue paper and press with a hot flat-iron. Restore the luster by rubbing with the inside of a split visiting card.

TO FIX THE COLORS of doubtful calicoes, soak them fifteen minutes before washing, in a pail of water containing a teaspoonful of sugar of lead.

TO KEEP FURS AND WOOLENS.—Brush or beat the dust out well, sun for a day, shake thoroughly and fold neatly. Put up in bundles of a convenient size, placing a small lump of gum-camphor in the center of each. The bundles may be pinned or sewed up in linen or muslin with newspapers outside, or they may be put into bandboxes. The point is to *exclude dust and insects*. Good paper bags will answer the purpose, if you make sure there are and will be no holes in them. Some put black pepper in furs. A whisky or alcohol barrel, as a packing case, "makes assurance doubly sure."

TO STOP THE FLOW OF BLOOD.—If an artery has been severed, tie a handkerchief, a suspender, or any other thing you can procure quickly, loosely around the limb

between the cut and the heart. Put in a stick and twist it about until the flow of blood stops. Send for the doctor. Arterial blood may be known by its light scarlet color, and by its flowing in an uneven, pulsating stream. Ordinary cuts may be bound with cobwebs and brown sugar, or with the dust of tea-leaves. When the flow ceases, a little laudanum may be applied. The best dressing for wounds is usually cold water. Wash them thoroughly two or three times a day, using Castile soap, and keep the bandage wet.

ACCIDENTS.

THE thing most needed when an accident happens is *presence of mind*. As this is something that cannot be obtained at the drug-store, but must always be home-made, every one should cultivate it. This may be done by all of those processes of self-restraint and education by which the mental and physical powers are kept in perfect subjection to the will, and the will under the control of the judgment. A man should aim always to do those things which his deliberate judgment approves. "It is a shame," says Goethe, "for men to be controlled by mere inclination, like dumb brutes." By cultivating self-control in everyday matters, we will be able to control all our resources of mind and body in the hour of peril.

By Fire.

If a lady's or child's clothing is found in a blaze, let the nearest blanket, cloak, coat—any thing that will smother the flames—be wrapped about her at once. It is well for the person whose clothing is on fire to lie down and roll over. The fire must be smothered. If she stands, the fire ascends to the vital parts; if she runs, she only fans the flames. Water cannot be depended upon to extinguish fire in the clothing, because before it can be procured and applied the person would probably be fatally burned. After the fire is smothered, the heat of the clothing may be prevented from causing farther mischief by getting into a tub, barrel or cistern of water, or by pouring water on the burned parts. It prevents the burn from becoming deep, by cooling the body before the heat has time to act upon the tissues of the flesh. One may plunge his hand in boiling water with impunity if he thrusts it into cold water immediately after.

By Water.

IF a person finds himself suddenly thrown into the water, let him draw in his breath as much as possible, and endeavor to keep entirely under water with the exception of his nose. Any thing will float on water that displaces an amount of water greater in weight than its own. The water displaced by any floating body is of exactly the same weight as the body itself. If the lungs are filled with air the body is enlarged without adding to its weight, and will float and carry a small weight above water; if they are filled with water the body will sink. The weight to be carried above water must be reduced as much as possible in order to make sure of the nose. Therefore the arms must be kept under, and as the head is very heavy, it should be thrown back so as to get a part of it under water and keep the nose uppermost. Keep the mouth shut, the lungs inflated as much as possible, and keep up a gentle motion with the hands and feet as though you were pulling and pushing your way upward.

The Massachusetts Humane Society has published the following directions for resuscitating persons apparently dead from drowning, which it would be well for every one to preserve:

I. Lose no time. Carry out these directions on the spot.

II. Remove the froth and mucus from the mouth and nostrils.

III. Hold the body for a few seconds only, with the head hanging down, so that the water may run out of the lungs and windpipe.

IV. Loosen all tight articles of clothing about the neck and chest.

V. See that the tongue is pulled forward if it falls into the throat. By taking hold of it with a handkerchief it will not slip.

VI. If the breathing has ceased, or nearly so, it must be stimulated by pressure of the chest with the hands, in imitation of the natural breathing, forcibly expelling the air from the lungs, and allowing it to re-enter and expand them by the elasticity of the ribs. Remember that this is the most important step of all.

To do it readily, lay the person on his back, with a cushion, pillow, or some firm substance under the shoulder; then press with the flat of the hands over the lower part of the breast-bone and the upper part of the abdomen, keeping up a regular repetition and relaxation of pressure twenty or thirty times a minute.

VII. Rub the limbs with the hands, or with dry cloths, constantly, to aid the circulation and keep the body warm.

VIII. As soon as the person can swallow, give a table-spoonful of spirits in hot water, or some warm tea or coffee.

Work deliberately. Do not give up too quickly. Success has rewarded the efforts of hours.

By Poisons.

AMMONIA.—Take vinegar slightly diluted with water. The acid neutralizes the alkali.

ARSENIC.—Take a table-spoonful of ground mustard in a teacupful of water; or twenty grains of white vitriol in warm water followed by large draughts of milk or sweetened water. If near a drug-store, get and take a table-spoonful of hydrated sesquioxide of iron, dissolved in water, every five or ten minutes until five or six doses have been taken.

CORROSIVE SUBLIMATE.—This, being a common bed-bug poison, is often swallowed by mistake. Take the whites of three eggs in a glass of water every two minutes until you can swallow no more. If you cannot get eggs take milk, or flour and water.

SUGAR OF LEAD.—Take ground mustard and water for an emetic, and follow it up with Epsom salts.

STRONG LYE.—Take vinegar or oil.

NITRIC, MURIATIC OR SULPHURIC ACID.—Take in water calcined magnesia or an ounce of soap, or chalk, or whiting, or plaster from the wall. These are preferable in the order given. Take as *quickly* as possible, and as *much* as possible.

SALTPETER.—Induce vomiting by warm water or tickling the throat with a feather.

WHITE VITRIOL.—Same as last, and in addition take plenty of carbonate of soda in water.

VERDIGRIS.—Same as for White Vitriol.

OXALIC ACID.—Take in water magnesia, chalk, lime or saleratus.

OPIUM, MORPHINE OR LAUDANUM.—Take sulphate of zinc or of copper, or ground mustard, or very strong coffee. Tickle the throat if the emetic does not act at once. Prevent sleep by going into the open air or throwing water in the face, and if the person falls asleep keep up the breathing as in case of apparent death from drowning.

STRYCHNINE.—Same as the last, with addition of sweet milk, or whisky camphor.

In all cases of poisoning send for the doctor, because though you may have antidotes at hand, something farther is often required to prevent serious injury to the lining of the stomach.

THE SICK-ROOM.

Make it as clean and pleasant as possible. Change the bed and clothing of the patient once a day if you can, and never leave

soiled clothes lying about any longer than is necessary. Be sure there is no unpleasant odor, and to this end banish all medicines, dishes, and food except when they are in actual use. Bring in fresh flowers or something new, every day; even the commonest green thing is better than nothing. It is *so* tiresome to follow out all the windings in the wall-paper figure for the hundredth time, and to feel that you *can't help it*.

Don't talk about anything unpleasant in a sick-room—about how the children and the servants make trouble, and how driven and weary you are. Talk of something that will lead the patient's thoughts away from his aches and pains and leave him in a cheerful and restful state of mind.

Follow the doctor's directions implicitly, unless you know more than he does; in that case discharge him at once and employ a wiser one.

Never ask a sick person what he wants to eat. If he asks for anything that will not injure him get it if you can. Never bring him much at a time. A little bit in a dainty dish will sometimes tempt the appetite when a large quantity would cause nausea.

Expect sick persons to be unreasonable, after you have done all you can for them. They will fret and complain, but do you be as bland and smiling as a summer morning, no matter what happens.

Beef tea of the best sort is made by putting nice clean beef, cut fine, into a jar or bottle, without water, covering tightly and boiling the bottle. Heat gradually and boil steadily three or four hours. Press out the juice, skim off the grease and season.

Broth of mutton, veal or chicken. Cut the meat small, break the bones, put on cold water and no salt, and boil, closely covered, until it falls to pieces. Strain, add a little soaked barley or rice, simmer half an hour, and put in a very little milk and chopped parsley with the seasoning.

Oatmeal or Indian-meal gruel. Wet up a cup of meal to a smooth paste, with cold water and a table-spoonful of flour; stir into two quarts of boiling water, while boiling. Boil slowly half an hour, stir well, season.

Pleasant drinks may be made from almost any tart jelly dissolved in water. A good tart apple, boiled until it falls to pieces, gives a delicious flavor to water. Strain the juice carefully and sweeten. Flax-seed may be used in the same way, using a little lemon juice. Steep the seed three hours in a covered vessel.

The Centennial Calendar,

1776.

JANUARY 1.—Norfolk, Va., Destroyed by a British Fleet. The Royal Governor, Dunmore, having been driven to the shelter of British men-of-war late in 1775, collected a force of royalists, promised freedom to all slaves who would revolt against their masters, and began to lay waste South-western Virginia. He was opposed by minute-men and defeated near the Dismal Swamp, December 9th. In revenge he bombarded Norfolk on New-Year's Day. Nearly all the houses were burned.

The Tri-colored American Flag, not yet spangled with stars, but showing thirteen stripes of alternate red and white, with red and white crosses of St. George and St. Andrew on a blue ground in the corner, was unfurled over the Continental army then besieging Boston.

JANUARY 20.—The Highlanders of the Mohawk Valley Disarmed by Gen. Schuyler.

FEBRUARY 27.—The Battle of Moore's Creek. About one thousand minute-men of Newbern, N. C., were attacked at Moore's Creek, N. C., by fifteen or sixteen hundred Scottish Tories. The attack was repulsed with a loss of three wounded, one mortally. About thirty Tories were killed and wounded, and eight hundred soon afterward captured and disarmed. A large amount of military stores and fifteen thousand pounds sterling in gold were taken.

MARCH 17.—Boston Evacuated by the British. During the night of March 4th Washington seized and fortified Dorchester Heights, which commanded the town and a large part of the harbor. The next morning General Howe saw he must either fight or evacuate. He first decided to fight, but a storm delayed the assaulting party, and a second council of war determined to evacuate. Washington did not attempt a bombardment because he was short of powder and wished to spare the city, but he continued to strengthen and to extend his lines. On the night of the 16th he gained possession of Nook Hill, commanding Boston Neck, and Howe began to embark his army at four o'clock the next morning. In less than six hours the last red-coat was on board transports. They left an immense quantity of military stores, which was soon after largely increased by the arrival of British store-ships, which, ignorant of the evacuation, entered the harbor and were captured.

JUNE 28.—The Battle of Fort Moultrie. Colonel William Moultrie, with four hundred and thirty-five men, occupying a fort which they had just built on Sullivan's Island, Charleston harbor, was attacked by nine British men-of-war, carrying over three hundred guns. Moultrie's fort was built of parallel walls of palmetto logs, the intervening space being filled with sand. It mounted thirty-one guns. The cannonade was kept up about ten hours, when the British withdrew. The Americans lost eleven men killed and twenty-six wounded: the British loss in killed and wounded was two hundred and five. Two fifty-gun ships were nearly destroyed, and one of twenty-eight guns got aground and was set on fire and deserted. South Carolina at once decreed that the post on Sullivan's Island should thereafter be known as Fort Moultrie.

JULY 4.—The United Colonies Declare Themselves Free and Independent States. The American colonists drew the sword in 1775, with no wish for independence. After the battles of Lexington and Bunker Hill, they offered such honorable conditions of peace, that statesmen of other nations were amazed at the folly of the British Parliament and King in continuing the war. When, finally, a large number of foreign troops were hired, and the most formidable preparations made for the absolute subjugation of America, Independence became the watch-word that united Americans in defense of their liberties. North Carolina, on the twelfth of April, 1776, empowered her delegates in Congress to vote for it; on the fifteenth of May, Virginia instructed hers to "propose" it, and her Declaration of Rights, adopted June 12th, contained the same political doctrine afterward embodied in the great Declaration. On the seventh of June, Richard Henry Lee introduced into Congress the resolution of independence. It was discussed during two whole days, and then its farther consideration postponed three weeks, in order that some of the delegates might consult their constituents. In order that no time might be lost, a committee, of which Jefferson was the chairman, was appointed to draft a declaration in harmony with the resolution. When the resolution was again taken up, all the colonies except New York, had either expressed a desire for independence, or had left their

delegates free to vote for it if they saw fit, and on the second of July, twelve of the thirteen colonies voted to adopt the resolution. The New-York delegation did not vote, because the Colonial Congress had referred the question to the people, and their decision, though afterward unanimous for independence, had not yet been authoritatively announced. Jefferson's draft of the Declaration was then taken up, and, after careful criticism and amendment, was adopted on the fourth, by a vote the same as had been given for the resolution. We give a fac-simile of the first part of the original draft on page 17.

AUGUST 27.—The Battle of Long Island. Over twenty thousand British and Hessian troops, having landed at Gravesend Bay, marched against eight thousand Americans, about half of whom were within their intrenched lines near the East River, while the rest guarded the approaches. At the same time the British fleet attempted to sail up the Bay. Owing to General Putnam's rashness and disobedience of orders, many of the Americans outside the intrenchments were surrounded. Some cut their way through the British lines, but many were taken prisoners. The Americans lost about one thousand men, over two hundred being killed and wounded. The British loss in killed and wounded was over three hundred. Washington did not reach the field until the battle was lost. The British began to intrench with the intention of besieging the American works, and as Washington had but few heavy guns, and there was danger that the fleet would attack his position from the rear, he evacuated on the night of the 29th, and crossed to New-York without the loss of men or material.

SEPTEMBER 16.—The Battle of Harlem Plains. With British war vessels in both the East and Hudson Rivers, Manhattan Island was untenable, and on the fifteenth of September Washington retreated to Harlem Heights. The next day the advance of the British army attacked the Americans on Harlem Plains, near what is now Manhattanville. The British were repulsed in front, and were attacked so vigorously on the flank that they narrowly escaped capture. Their loss in killed and wounded was two hundred and eighty; the Americans lost about sixty.

AUGUST 11-13.—An American Fleet Destroyed on Lake Champlain. Eight gondolas, three row-galleys and four schooners, manned mostly by landsmen, were attacked by a British fleet of twice their number, with more than twice their weight

of metal, and manned by experienced seamen and artillerymen. The Americans were hemmed-in, in the bay near Valcour Island. During the day several boats of each party were sunk, and about sixty Americans and forty British were killed and wounded. That night the Americans ran the blockade, but were overtaken on the thirteenth; one vessel was captured, and the remainder ran into a creek and were set on fire and abandoned.

OCTOBER 28.—The Battle of White Plains. The two armies, about equal in numbers, confronted each other near White Plains. Washington, confident of victory, awaited an attack. Seeing the strong position of the Americans, General Howe did not attack in force, but sent about four thousand men to drive fourteen hundred Americans from Chatterton Hill. The Americans retired with a loss of eighty prisoners and about one hundred killed and wounded. The British loss in killed and wounded was two hundred and twenty-nine.

NOVEMBER 16.—The Capture of Fort Washington. The small garrison of Americans was attacked at four different points by a large force of British and Hessians. After several hours' hard fighting, and being closely pressed on all sides by superior numbers, the Americans surrendered. Over two thousand six hundred prisoners were taken. The American loss in killed and wounded was one hundred and forty-nine, that of the enemy was over five hundred. Many of the prisoners here taken died on the infamous British prison-ships.

DECEMBER 26.—Capture of the Hessians at Trenton. On Christmas night, Washington, with 2400 men, crossed the Delaware at Mackonkey's Ferry, pushing their way through the floating ice, in the midst of a terrible storm of wind and snow. They marched to Trenton, nine miles distant, through the storm, which had changed to sleet and hail, surprised the Hessians under Colonel Rall, who had done most of the fighting during the previous summer, and took nine hundred and forty-six prisoners, twelve hundred small-arms, six field-pieces, and all the standards of the brigade. Seventeen Hessians, including their commander, were killed. The Americans had none killed, and only a few slightly wounded. Two were frozen to death on the return. Washington's plan included a concerted attack on all the British posts along the Delaware; but, on account of the severity of the weather, and the timidity of some of his officers, no part of the programme was carried out except his own.

Home Decoration.

THE HOUSE.

THERE are thousands of families all over the land who have but little money to expend in decorating their homes. The old question, "What shall we eat, and what shall we drink, and wherewithal shall we be clothed?" presses with more or less intensity from year to year. The children are growing up—so many hungry mouths to fill, so many busy feet to keep shod, and so many restless bodies to be clothed! And then there are school-bills and taxes, and doctors' bills and medicine, and the thousand and one draughts on the pocket for things which *must* be had. And so it often happens that necessities so drive and grind men and women during the first twenty years of married life, that they do not feel able to beautify their homes until they have lost most of the taste they once had for the beautiful, and their children have already grown up without its ennobling influence. This chapter is written in the hope that it may be helpful not only to such, but to all who are not able to expend half as much in decorating their homes as they would like.

There are four respects in which a room may be decorated: By what is put about the *windows*, by what is put on the *walls*, and by what *furniture* is placed in it, and by what is put on the *floor*. The decorations in each of these departments ought to be kept as nearly in harmony as possible, but if anything must be slighted let it be the floor.

THE WINDOWS.

Paper shades may be obtained very cheap. Get as *flexible* paper as you can, fold the top over a flat stick and sew it down. Fasten up in such a way that they can be put up and taken down easily afterward, without driving or drawing nails. The bottom of the shade should be looped over and sewed down, and a round stick slipped in to keep the shade straight and make it roll well. Roll from the bottom and fasten with candle wicking passed over the top. Two strings are better than one.

Cloth shades, made of bleached muslin, are neat and not expensive. They can be washed as often as necessary, and with a

little care in doing up be kept looking nearly as well as when new. "Hollands" cost about thirty-five cents a yard, white; five cents more if colored. Painted muslin may be had from one dollar a window upward, according to size and amount of decoration. Judd's fixtures are the best, as they do not get out of order nor injure the casing. They cost twenty-five cents a window. Muslin curtains, which can be bought for from thirty to fifty cents per yard, do much to furnish a room, but generally one needs to have something else behind them. Placed over cloth curtains they look nicely.

If you use a cornice, put it up as follows: Take a half inch board, four inches wide and as long as your window-frame is wide. Plane it smooth and saw the ends bevel, taking off an inch from the front side. Along the front edge and both ends tack white cotton tape. Nail the board to the top of the window-frame, and pin your curtains to the tape, gathering as you go. Your cornice should be all in one piece, or fastened to a single strip of wood and held to its place by two screws with ring heads, slipped over shingle nails previously driven in the boards near the edge. When this is once done, the "women folks" can take down the curtains and put them up without trouble and without a hammer. By tightening the screws a little the cornices will remain in position when the curtains are down. Never iron muslin curtains. Wash and starch them, and pin down to a clean carpet to dry. You can get them straighter in this way and with less trouble.

THE WALLS.

If they are white and smooth and free from cracks, better let them go unpapered a while than have no pictures to relieve their barrenness. Pictures should be chosen with care. The art of chromo-lithography—that is, of printing pictures *in colors* from stone—places within the reach of persons of very moderate means excellent copies of the famous pictures of the world. But there are cart-loads of chromos that are only botches. It is difficult to tell one who is not a judge of pictures how to tell which are good, but some makers' names are a guaranty that the workmanship is good, and one can please himself as to subject.

One is always safe in buying any of Prang's chromos. Some of those furnished by newspapers to subscribers are good, but there is a drawback to the pleasure they give, as one is apt to see them in so many places.

Engravings, while they lack the warmth and color of chromos, have a chasteness and elegance peculiar to themselves; and as many of the most famous painters of the world were also engravers, one who buys and loves engravings is introduced at once to a goodly company of the great. With a little study one may learn to distinguish good engravings. An Encyclopedia, or even a large dictionary, will give you a good deal of information. The "Wonders of Engraving," published by the Scribners at a dollar and a-half, would be a delight and a means of education to the whole family. By all means avoid cheap prints in colors, and the cut and dried "oil paintings" which can be bought for a mere song. They are only rubbish, and vitiate the taste for better things. Remember a good oil painting of any size cannot be bought cheap.

There are two considerations in buying pictures. One is to get good workmanship, another is to get a pleasing subject. Some pictures are valuable because of their origin, scarcity, or place in the history of art, which are worth very little to nine persons in ten. An engraving by one of the great masters, worth ten or fifteen dollars, may be a hideous affair—some monster of fable, or some expression of passion which children should never look upon. Buy, then, pictures of good workmanship, and pictures that are pleasant to look upon. Especially buy those which appeal to the nobler instincts. Such pictures preach silent but powerful sermons in a family of growing children.

If one cannot afford to buy frames, they can be made by any one who has a few tools and a little ingenuity. A boy who can make a kite can make a picture-frame. The simplest sort may be made of flat strips of pine—sawed lath, for example—the front sides and the edges being whittled smooth. The more ridges and furrows left by the knife the better. Cut the ends ragged to resemble a broken end, and fasten at the corners with a single nail with a brass head, or with several brads. This, when varnished, will be a rich yellow. If you want the opening for the picture oval, mark the pattern on a wide shingle and cut it out with a knife.

From simple beginnings of this sort one can go on to perfection. Dress the pieces with a plane, and trace black parallel lines on them; saw out a "mat" from a half-

inch board, having the opening either oval or eight-sided; make the sides of rough round sticks, and glue acorns, mosses, cones or shells in the corners, etc. Always let the ends project beyond the corners. Engravings should be protected from dust by a glass. A good chromo can be washed. But don't use soap on it or rub it too hard.

Buff-colored wall-paper will look sunshiny in the day-time, and will light up brilliantly in the evening. If the room is to be used as a living-room, you may want a pretty dark shade or a figure that will not show every speck of dirt. Use a narrow border, especially if your ceiling is low, and in this case also a narrow striped pattern for the paper.

"The men folks" sometimes paint the walls, but with not the best results. The surface is left so glassy that it looks as if a fly would not be able to walk on it, but he is. Moreover, every imperfection shows itself, and the shining surface is everywhere broken by cracks. To avoid this, mix your paint for the last coat chiefly with turpentine, and before it is dry go over it with a stucco brush—an ordinary brush will answer if you have no other—merely thrusting the brush against it. This will give a "dead" instead of a shining surface, and the imperfections will not show. A faint tinge of blue looks well on a ceiling, buff on the side walls.

THE FURNITURE.

Of course if you buy, the world is all before you what to choose. It somewhat relieves the stiffness of a formal set to have pieces of different styles—enough to furnish the room, without reference to a complete set. Easy chairs and rockers of different sizes and patterns, fancy ladies' chairs, cane chairs, ottomans, etc., with a sofa, furnish a parlor nicely.

But a good many farmers and mechanics can make what they cannot afford to buy. Any one who can make a hay-rack or a stone-boat can make a frame for a couch or sofa. Give it a good width, a bottom of elastic slats and a back of the same. Make for it a box-shaped tick six inches thick and fill with soft oat straw, or corn husks picked fine. Cover this on the top and sides with furniture print. Make two pillows in the same manner and cover them entirely. If your frame is rough and unpainted, cover it also, and you have something that it will be a pleasure to look at and a luxury to sit or lie upon. Old arm-chairs may be cushioned and glorified in the same manner; and if you have none and cannot make them, they can be bought for almost noth-

ing. A strong box one foot square, covered with furniture print and stuffed on the top, will make an ottoman. If you are ambitious, put ruffles on the upper edges of your cushions, pillows and ottoman. A center-table can be improvised by covering a pine table—large enough for lamp and books and papers and work-box—with green baize, fastening it along the edges with brass-headed tacks.

FLOWERS AND PLANTS.

“A thing of beauty is a joy forever,” and what is more beautiful than “the fresh green things that grow in country fields?” Long grasses and ferns look nicely in vases on the mantel, table or stand; mosses and lichens may be arranged in mottoes and devices of various sorts by gumming them to card-board. An old tin pan or pail painted green and filled with what a smart boy or girl can gather from the woods in an afternoon, will make a handsome ornament. Make some holes in the bottom, if there are none; put in charcoal an inch deep and then fill up with equal parts of wood-soil, garden-soil and sand. Put money-plant or periwinkle or yellow myrtle around the edge to hang over the side. A box will answer the same purpose as a tin pan or pail, and pine cones, acorns, pieces of bark, moss and lichens can be fastened to the outside. Wall ornaments can be made in a similar manner, by sawing out a piece of board any shape you fancy and fastening to one side an open pocket made of wire, or of the steels from an old hoop-skirt. Line it closely with moss, and then put in the grasses and ferns. A few small pieces of sponge in the middle will keep it moist and prevent dripping.

Growing plants are more trouble to take care of, but they amply repay those who do it. Ivy, planted as we have described, in a well-drained box, makes a pretty ornament for a window. The leaves should be washed once or twice a year with strong soap suds. German ivy will grow from slips without roots. Placed in bottles and hung behind pictures they come out of their hiding-place and ornament the pictures in a charming manner.

Rub flax-seed into a sponge, suspend it by a cord and wet it every day, and it will soon become covered with verdure, and afterward with flowers. A sweet potato or the top of a pine-apple will grow if placed in water. They may be put into wide-mouthed bottles and hung in the window.

A large carrot may be made to do duty as “bottle and all” by cutting off the smaller end and hollowing it out. Fill it with water, and suspend with the large end down. It will send out beautiful shoots on every side.

Almost any sort of flower may be made to bloom indoors by planting in boxes; so one has only to select his favorites, and care for them a little each day, to have fresh materialized sunshine in the house the year through. Among the best are geraniums, monthly roses, fuchsias, mignonnette, and the Calla lily.

THE FLOOR.

This is the elephant that will eat you out of house and home if you have not much money to spend and are not careful. While it is true that the furnishing of one part of a room should be in harmony with that of every other part, let us consider that the floor is to walk on, for the furniture to stand on, etc., and that other parts of the room are more conspicuous, and therefore demand more care and taste in furnishing. A room will probably look better in the end if we set out with the idea of *slighting* the floor a little. There are many persons who think they cannot afford to have fifty dollars' worth of pictures on their walls—furniture that never fades nor wears out, and which never fails of being a source of pleasure and an educational power—who yet can afford to put *from one to three dollars on every square yard of floor in the room!* It is all well enough to have fine carpets if you can have other things in proportion, but not instead.

Good matting can be bought at from thirty to fifty cents per yard, and if sewed together and put down neatly, like a carpet, it will last a long time. A few mats matching the other furniture in color, laid down where there is most wear, saves the matting and helps to furnish. To give an appearance of warmth in the winter, a space, say eight by ten feet in the center of the room, may be covered with druggut, which can be bought for about thirty or forty cents a square yard. This, with the mats, and a few boxes stuffed and covered for hassocks, will give the room both warmth and color.

If a room is to be used a good deal—for example, if it is the living-room, where there is a large family of children—a rag carpet will be more durable than any other for the price, and the children can cut and

sew the rags themselves. Perhaps if they should do that they would be more careful to keep the carpet clean after they got it. The great point with children is to get them *interested* in a thing. If work can be put before them as something in which they can exercise their own ingenuity, taste and skill, and so that they get hold of the idea of ownership and responsibility, the boy becomes a man at once, and the girl a woman.

Ingrain carpets may be had at a great variety of prices. A first quality two-ply will cost a little over a dollar a yard. Two-ply is preferable to three-ply, because it will turn so nicely and will wear nearly as long. At the large carpet stores one can get ingrains in patterns so handsome and in texture so firm that he need not envy a richer neighbor is Brussels. Those in which the colors are well mixed wear best, and curved lines in the figures are more pleasing than straight ones. Never allow yourself to be duped into buying a cheap and homely Brussels carpet, nor one that you cannot really afford, because some snob of a friend or a clerk assures you it "is more genteel," "wears so much longer," and that if you get a good carpet to begin with you can get other things by and by. Gentility is not found in carpet patterns; Brussels cannot be turned like ingrain, and being only three-fourths as wide, ingrain at a dollar a yard is only half as expensive as Brussels at a dollar and a half. A room with only a carpet in it is a vexation and not a comfort, and if you begin thus foolishly it will probably be a long time before you will get much enjoyment out of your room.

BOOKS.

The following remarks by Mr. Beecher do not exaggerate the importance of books, and the same may be said of good newspapers and magazines.

"Books are not made for furniture, but there is nothing else that so beautifully furnishes a house. The plainest row of books is more significant of refinement than the most elaborately carved sideboard. Give us a home furnished with books rather than furniture. Both if you can; but books at any rate. To spend several days at a friend's house, and hunger for something to read, while you are treading on costly carpets, and sitting upon luxurious chairs, and sleeping upon down, is as if one were bribing your body for the sake of cheating your mind.

"Books are the windows through which the soul looks out. A house without them

is like a room without windows. No man has a right to bring up his children without surrounding them with books, if he has the means to buy them. It is a wrong to his family. Children learn to read by being in the presence of books. The love of knowledge comes with reading, and grows upon it. And the love of knowledge in a young mind is almost a warrant against the inferior excitements of passion and vice."

THE FLOWER GARDEN.

EVERY family ought to cultivate flowers if possible. Many have not space enough to make it an object to plant garden fruits, but a very small patch of earth will make a flower-bed. People of small means and limited sources of gratification can not afford to lose the ennobling influence there is in beauty. And there is nothing in the world more beautiful than flowers. We have it from the highest authority, that they are arrayed more exquisitely than kings. They appeal to the finer sensibilities. Their graceful forms, delicate structure, brilliant colors, and sweet perfume speak to us of purity and goodness if we listen well.

There are three classes into which, for the sake of convenience, they may be divided. *First*, those that live out all winter, and when once planted need but very little attention afterward; such as hardy roses, peonies, and flowering shrubs of various kinds. *Second*, those that flourish out of doors in summer but must be housed in winter; such as the delicate varieties of rose, geranium, fuchsia, etc. *Third*, annuals—those which may be grown from the seed every year.

The first and second kinds named above can be generally either propagated by cuttings, or they spread at the root; so they may be multiplied from year to year. For this reason they cost but little at the greenhouse, and are often given away by persons who wish to prune the parent stock. Seeds of the annuals cost from five to fifteen cents a paper. Some seedsmen put up packages containing twenty-five varieties, giving a *succession* of flowers the season through, which they sell for one dollar. After buying once you can grow your own seed.

Of course we are writing chiefly for people who do not have flowers, and who think them too expensive or too troublesome. We feel sure that if such try the experiment of cultivating a *few* next year, they will try

it again. Don't attempt too much at first, if you are a novice. Put out a climbing rose-bush, a honeysuckle, and some morning-glories in your front yard; get a fuchsia, a geranium and a monthly rose, to keep in pots; and buy a dollar package of seeds, for the garden proper. These, with a few bulbs, such as tuberoses, gladioli and dahlias, will make a good beginning.

Most flowers need very rich and finely pulverized soil, and plenty of water. A month or two may be gained by starting all seeds and bulbs in boxes, in this climate. The earth is so long in getting warm, and frosts come so late. Take a long box and set it on the south side of a building and water with warm water, if you don't want such things in the house. The heat of the building will protect from quite severe weather, and your plants will get strong and hardy out of doors, before they would come up if sown where they are to grow.

There is an exquisite and pure pleasure in watching the gradual development of the

loveliness which Nature has locked up in the bosom of a tiny seed or shrub. To get from flowers all their influence, one needs to go among them every day, watching over them as tender parents do over lovely children. When one has thus watched the unfolding of flowers from their first tiny shoots until they have reached their most perfect form, have taken on their glories of color, and have begun to shed abroad their delicate perfume, there is a pleasure in their contemplation that no words of ours can describe. And when we see how quietly Nature works, and yet what marvelous effects she produces; how true she is to the great law that every seed shall bring forth after its kind; and how she strives to overcome obstacles, to heal wounds, and to bring forth each looked-for fruit in its season, we lose some of our own impatience and fretfulness, some of our pride and our false views of life, and learn to honor silent and humble workers, and to love the pure, the beautiful, and the true.

Insurance Topics.

A PRESSING NEED SUPPLIED.

A Large Business.

THE life insurance companies of the United States have in force about one million policies, covering insurance to the amount of about two thousand million dollars, and hold in trust for the security of their policies about four hundred million dollars. Yet, forty years ago, life insurance was almost unknown in this country.

What has been the cause of this enormous growth? Certainly it is not because money expended in this way gratifies any appetite or passion. It does not gratify pride, nor ambition, nor selfishness, nor greed. On the contrary, it requires money to be paid out without any certain prospect of immediate returns. It requires self-denial sometimes, unselfishness always. It appeals to high and noble motives, and puts the reward in the future, often purposely beyond the reach of the person who insures. When we see what an immense business has been built up on such a foundation, we confess to a feeling of exultation that there is so much prudence, and virtue, and generosity in the world.

What are the circumstances that have prompt-

ed the expenditure, on such principles, of such large sums of money? For generosity itself is not generous without cause, while prudence and self-denial do not run in advance of duty. We need not look far for the causes of this remarkable phenomenon. In no country on the globe are the masses so well to do as in this country, and, at the same time, there is no other civilized country in which so large a proportion of the inhabitants depend upon their own labor for support. Families are in comfortable circumstances, because the labor of the husband and father is well paid for; and men insure their lives, because, should life suddenly be cut off, their families would fall at once into comparative poverty.

The Cause of It.

Let us take an illustration. A farm laborer earns, say two hundred dollars a year and his board. He may not have five hundred dollars in the world, but his family may live very comfortably on his wages, *so long as he earns them*. But if he dies, their only support is taken away. How much wiser it is for a man in such circumstances to pay twenty or forty dollars a year and leave his family a thousand or two thousand dol-

lars at his death, than it is to run the risk of their falling into poverty and distress. They are sure to get the insurance sometime, and all gladly practice a little self-denial, if need be, for the protection which insurance affords against absolute poverty.

With the mechanic, the clerk, the young professional man, the principle is the same. Not one in ten lays up enough during the first ten years of married life to take care of his family in case of his own death. Among men of exceptional ability, men who live in better style, and who are giving their children more advantages—men who will be rich some day, if they live—very few of them accumulate such a sum as they feel they ought to leave to their families until they are over forty years of age. At first they lay up but little, though they may practice great economy. Their children are growing up, and their family expenses are large. Their business is growing and requires capital to develop it. They are only getting ready to make money, and it is not, until after long years of toil and struggle, that they feel independent of the proceeds of their daily labor.

But these years are the most exhausting of a man's life. He has everything to learn. Business ways, business capacity, tact, the ability to do a large amount of work with a small expenditure of force—all these come to a man only after years of experience. But the young man is surrounded by those who have this experience. They are his rivals, and competition is sharp. He must pay for his lack of experience and capital by harder work and smaller profits. And so it comes about that the period during which men subject themselves to the severest strain, mentally and physically, and hence the period during which they are most likely to break down, is also the period when they would leave the *least* amount of property to their families if they should die, and the period when their families would need the *most*.

It is very evident, therefore, that, if during these years of preparation, of planning and working, the planner and the worker should die, his family would be left, if not in actual want, at least in circumstances in which he would feel greatly mortified to leave them. His affairs involved, possibly, and needing either money or his own management to prevent embarrassment and loss; his children just at the age when for them to leave school would be to

lose the golden moment of their lives for mental and moral culture—what a calamity to contemplate! what a burden to put upon those already bowed down with unutterable grief!

American Prudence.

It is considerations such as these that have weighed with American husbands and fathers, and that have swelled the business of life insurance offices to such enormous proportions. They have seen too many sad results of the neglect to insure life, and they love their wives and children too well to run a single unnecessary risk of leaving to them a heritage of poverty. They have seen delicate women compelled to become drudges; seen children neglected, or overworked and abused; seen them grow up stunted in body and in mind, the prey of the selfish, the tools of the cunning, or perhaps to lives of vice and crime; and they have resolved that, with God's help, no neglect of theirs should ever bear such bitter fruit to *their* wives and children.

The need of some system by means of which men in good health should be able, by the annual payment of a small sum during life, to secure to their families the immediate payment of a comparatively large sum at their own death—whenever that should occur—was great and pressing. Men who, to all appearances, had thirty or forty years of productive labor before them, were not sure of a single year's nor of a single day's. They could not take upon themselves the responsibilities of rearing a family without incurring the hazard—humiliating to themselves and terrible to their offspring—of suddenly leaving them fatherless and penniless. They had seen death-beds, sad beyond expression, where this hazard became a fact, and they had seen bereaved families in such distress that it seemed to them the dead must almost turn in their graves because of it. And when life companies were established upon a basis so rational and so just, offering a security so complete, and supplying a need so pressing, it is no wonder that life insurance was hailed as one of the most beneficent institutions of modern civilization.

INSURANCE vs. MONEY AT INTEREST.

ONE of the commonest fallacies which life insurance agents meet is this: "A man might better put his money in the savings bank than

into a life policy." Of course it is a great mistake—as many have learned to their sorrow—but it is still put forth by thousands who have never carefully considered the two methods. Believing that our readers desire to know the exact truth of the matter, we have prepared a table, which will be found on the opposite page, to which we ask their attention in connection with this article. We have taken the insurance rates at the age of thirty, because that is the average of twenty-five and thirty-five, and men between those ages usually have families, and need insurance. Of course the rates for a younger person would give results more favorable to insurance.

What the Table Shows.

The table shows how much a family would receive from each method at the death of the insured, should that take place between the ages of thirty and fifty-one. The amount given is that which would be received should death occur at the *beginning* of the year; of course the amount which would be received from money at interest would vary *during* each year. It also shows how many chances there are in 1,000 that a person will die in every year between the ages of thirty and fifty-one. That is, out of 1,000 persons of that age, so many will die.

We hardly need to comment on these figures. They make it as clear as noonday that there is no insurance in money at interest. The \$100, which secures \$4,405.28 on the day the first payment is made, would not amount to a single thousand *in more than seven years*, and during that seven years 68 persons in 1,000 will die. *Over thirteen years* will elapse before money at interest will bring *half* the amount that it would if invested in insurance, and during this time 122 persons in 1,000 will die.

Before the money at interest reaches the amount afforded by a life insurance policy, about 210 in 1,000 will have died. This, we believe, is as large a percentage as our troops lost by death in battle during the war. Now, let us draw a parallel. Suppose the war were to be fought over again, and we knew in advance that the losses would be as heavy as they actually were. Then suppose a soldier were to be paid as much for his four years' service as he would receive for twenty-one years' ordinary labor, and that his family expenses were increased in proportion; *does any one suppose he*

would hesitate to pay \$100 every ten weeks, if that would secure \$4,400 to his family in case of his death in battle?

These Estimates Low.

The table might be made to show results much more favorable to insurance, and still be within the bounds of truth. No account is taken of dividends, because they cannot be ascertained in advance. But they are paid by the NEW-YORK LIFE INSURANCE COMPANY regularly. We could select from the Company's books cases where persons have received *from matured endowments* more than they would have done from money at interest. But it does not always happen so, and the Company prefers not to put these special cases forward as examples. It binds itself to pay the insurance, and as large dividends as it makes.

We have supposed in this case that the money is actually put at interest, but our readers know as well as we that not one man in ten, nor one in fifty, who refuses to insure, ever puts money in a savings bank regularly year after year, and allows it to *remain there permanently* for the benefit of his family.

The Other Tables.

We also give tables showing the cost of Ordinary Life Policies, Fifteen, Twenty, Twenty-five and Thirty Year Endowments, Ten Payment Life, and Ten Payment Endowments due in twenty, twenty-five and thirty years, respectively. Rates for all desirable forms of policies will be furnished on application to the Company or its agents.

The amounts given in Table 1 are to be paid every year until the Policy becomes due, either by the death of the person insured or by the expiration of the time designated at the head of the column from which the rate is taken. The dividends that accrue from year to year may be applied to reducing the amount actually to be paid, or to increasing the amount of the Policy.

The amounts in Table 2 are to be paid every year for ten years, and the insurance is payable, as in the other case, at the time indicated at the head of the column from which the rate is taken. In both cases the insured participates in the profits of the Company until the Policy becomes due; and where the premiums are paid according to Table 2, if the insured survives the ten years, the dividends are paid him in cash, or by increasing the amount of his insurance.

A TABLE
SHOWING THE COMPARATIVE VALUE
 TO ONE'S FAMILY OF
\$100 per year Invested in Life Insurance,
 AND
\$100 per year placed at Compound Int. at 6 per ct.

TOGETHER WITH THE NUMBER OF DEATHS IN EACH YEAR AMONG ONE THOUSAND PERSONS, ACCORDING TO THE AMERICAN TABLE OF MORTALITY.
 *Table computed for men beginning at 30 years of age, and no account taken of probable dividends.

Should one die at the age of	HIS HEIRS WOULD RECEIVE—		Deaths among 1,000 persons.
	From the At-Interest Money.	From the Insurance Co.	
30	\$100.00	\$4,405.28	8.4
31	206.00	4,405.28	8.5
32	318.36	4,405.28	8.6
33	437.46	4,405.28	8.7
34	563.71	4,405.28	8.8
35	697.53	4,405.28	8.9
36	839.38	4,405.28	9.1
37	989.75	4,405.28	9.2
38	1,149.13	4,405.28	9.4
39	1,318.08	4,405.28	9.6
40	1,497.16	4,405.28	9.8
41	1,686.96	4,405.28	10.0
42	1,888.21	4,405.28	10.3
43	2,101.51	4,405.28	10.5
44	2,327.60	4,405.28	10.8
45	2,567.25	4,405.28	11.3
46	2,821.29	4,405.28	11.6
47	3,090.57	4,405.28	12.0
48	3,376.00	4,405.28	12.5
49	3,678.56	4,405.28	13.0
50	3,999.27	4,405.28	13.8
51	4,339.23	4,405.28	14.5

Table I.
ANNUAL PREMIUMS
 To Secure \$1,000,
 PAYABLE AS INDICATED, OR AT DEATH, IF PRIOR.

Age.	At Death only.	In 30 Years.	In 25 Years.	In 20 Years.	In 15 Years.
25	\$19.89	\$30.01	\$37.17	\$47.68	\$66.02
26	20.40	30.80	37.34	47.82	66.15
27	20.93	31.02	37.52	47.98	66.29
28	21.48	31.25	37.72	48.15	66.44
29	22.07	31.50	37.92	48.33	66.60
30	22.70	31.78	38.16	48.53	66.77
31	23.35	32.09	38.41	48.74	66.96
32	24.02	32.43	38.68	48.97	67.16
33	24.78	32.79	38.98	49.22	67.36
34	25.56	33.19	39.31	49.49	67.56
35	26.38	33.63	39.68	49.79	67.85
36	27.25	34.11	40.07	50.11	68.12
37	28.17	34.64	40.50	50.47	68.41
38	29.15	35.23	40.98	50.86	68.73
39	30.19	35.88	41.52	51.30	69.09
40	31.30	36.59	42.10	51.78	69.49
41	32.47	37.38	42.75	52.31	69.92
42	33.72	38.24	43.47	52.89	70.40
43	35.05	39.19	44.26	53.54	70.92
44	36.46	40.23	45.12	54.25	71.50
45	37.97	41.37	46.08	55.04	72.14
46	39.58	42.60	47.15	55.91	72.86
47	41.30	43.91	48.32	56.89	73.66
48	43.13	45.31	49.61	57.96	74.54
49	45.09	46.80	51.04	59.15	75.51
50	47.18	48.38	52.60	60.45	76.59
51	49.40	50.05	54.31	61.90	77.77
52	51.76	51.82	56.16	63.52	79.07
53	54.31	53.74	58.07	65.24	80.51
54	57.02	55.82	60.14	67.14	82.09
55	59.91	58.07	62.34	69.24	83.82
56	63.00	60.50	64.66	71.54	85.73
57	66.29	63.11	67.20	74.04	87.84
58	69.82	65.90	70.00	76.74	90.15
59	73.66	68.88	72.94	79.70	92.70
60	77.63	72.06	76.02	82.92	95.50
61	81.90	75.44	78.58	86.34	98.55
62	86.58	79.07	81.32	89.96	101.85
63	91.54	82.94	84.32	93.76	105.40
64	96.86	87.06	87.48	97.74	109.22
65	102.55	91.44	90.82	101.90	113.32

Table II.
ANNUAL PREMIUMS
 For Ten Years,
 TO SECURE \$1,000,
 PAYABLE AS INDICATED, OR AT DEATH, IF PRIOR.

Age.	At Death only.	In 30 Years.	In 25 Years.	In 20 Years.
25	\$42.56	\$58.14	\$65.64	\$75.39
26	43.37	58.39	65.83	75.54
27	44.22	58.65	66.04	75.71
28	45.10	58.94	66.26	75.89
29	46.02	59.25	66.50	76.08
30	46.97	59.60	66.76	76.29
31	47.96	59.98	67.06	76.52
32	49.02	60.39	67.37	76.76
33	50.10	60.84	67.70	77.02
34	51.22	61.33	68.08	77.30
35	52.40	61.87	68.49	77.62
36	53.63	62.40	68.93	77.95
37	54.91	63.10	69.42	78.33
38	56.24	63.81	69.96	78.73
39	57.63	64.59	70.56	79.18
40	59.09	65.44	71.21	79.68
41	60.60	66.37	71.93	80.23
42	62.19	67.39	72.72	80.83
43	63.84	68.50	73.58	81.47
44	65.57	69.70	74.54	82.22
45	67.37	71.01	75.58	83.03
46	69.26	72.44	76.74	83.93
47	71.25	73.92	78.01	84.92
48	73.32	75.44	79.39	86.02
49	75.49	77.00	80.90	87.22
50	77.77	78.61	82.54	88.54
51	80.14	80.28	84.31	89.99
52	82.63	82.00	86.13	91.58
53	85.22	83.78	88.00	93.30
54	87.94	85.61	89.94	95.19
55	90.79	87.50	91.94	97.24
56	93.78	89.54	94.00	99.46
57	96.91	91.74	96.21	101.85
58	100.21	94.07	98.56	104.40
59	103.68	96.54	101.04	107.12
60	107.35	99.15	103.64	110.00
61	111.23	101.90	106.36	113.04
62	115.32	104.78	109.19	116.24
63	119.66	107.80	112.14	119.60
64	124.28	110.96	115.22	123.12
65	129.18	114.26	118.44	126.80

THE ELEMENTS OF LIFE INSURANCE.

WE believe in plain talk on the subject of life insurance, and hold that the more people know of it, the more they will avail themselves of the real advantages it offers, the less likely they will be to expect impossibilities of insurance companies, and the more likely they will be to avoid the quack concerns that offer to perform impossibilities. We shall endeavor, therefore, to state, briefly and in common language, a few of the elementary principles of life insurance.

The Rate of Mortality.

The basis of life insurance is the fact that, among a large number of healthy adults scattered over a large region, the rate of mortality can be approximately ascertained in advance. The actual experience of American life companies enables them to say, "We know that, of ten thousand healthy adults of a certain age, *about* so many will die the first year, so many the second, and so on until all are dead." The life of a single person is, as we all know, very uncertain; it may last fifty years, or it may not last a single day; but the lives of a large number of persons taken together show a remarkable stability. Some will fail, but others will just as surely not fail, and this steadiness forms a trustworthy basis of calculation. So that, while mortality tables show a safe basis for life insurance, in the *stability* of many lives taken together, they, at the same time, show the absolute *need* of life insurance, in the uncertainty of any single life.

The Premium.

To determine how much ought to be paid for insurance on life becomes a comparatively easy matter when all elements of the computation are known. The rate at which money will increase when placed at compound interest, and the present value of payments to be made at any future time or times, are simply matters of arithmetic, if the rate of interest that can be depended on be known. In order to be on the safe side, the best companies assume only a low rate, since if more is realized the balance can be returned; but if the rate assumed were too large, the companies would soon become insolvent. The rate assumed by the NEW-YORK LIFE, for

example, is only four per cent., though the laws of the State allow companies to assume that they will receive four-and-a-half per cent.

The mortality table supplies the element of time, since by it can be determined just what one's chances are of dying in each year of life. The cost of insurance against this risk for any specified amount can therefore be estimated, and the payment of premiums be so adjusted as to cover it. The net premium, therefore, is just such an amount, to be paid in just such a manner, as will, if improved at the assumed rate of interest, during the time the insurance company holds it, be exactly equivalent to the cost of insuring against the average risk of death during the time insured.

Contingencies.

As every prudent business man makes allowances for unforeseen contingencies, so does a prudent insurance company. It can scarcely be expected that a mortality table will prove absolutely correct, therefore a percentage is added to the net premium, in order to cover any reasonable excess in the death rate. A small percentage must also be added for the expenses of the company. As the interests at stake are so vast and important, these additions are made large enough, so that, with prudent management, there is no occasion for the failure of a life company. But, in order that policy-holders may suffer no loss ultimately, purely mutual companies return to their policy-holders, in dividends, all that remains, over and above the *sums actually found necessary to carry on the business*. The NEW-YORK LIFE has paid back millions of dollars in this manner, though some smaller and less carefully managed companies find it difficult to make both ends meet, while others have fallen behind, and have been compelled by the State Superintendent of Insurance to wind up their affairs.

Results.

This simple explanation makes clear several important things:

1. It shows that life insurance is necessary to the safety of very, very many families.
2. It shows that, with good management, it is perfectly secure.
3. It shows where dividends come from in purely mutual companies, and also that a purely

mutual company, if prosperous, is the best to insure in.

4. It shows why no company can afford, in justice to its other policy-holders, to insure unhealthy persons.

5. It shows that, by insuring his life, a man strikes hands with thousands of other healthy persons, in the purpose to leave a goodly sum of money to their families, whether they die young or old; and that the burden being thus made to rest upon each *according as his strength shall prove to be*, the result is certain.

DIFFERENT FORMS OF INSURANCE
OFFERED BY
THE NEW-YORK LIFE INSURANCE COMPANY.

1. Ordinary Life Policies.

THE simplest form of life insurance is that secured by an ordinary life policy, for which the insured pays a certain sum, according to age, every year as long as he lives, and at his death the policy is payable by the company. For example, a man twenty-five years of age or under is charged, by the NEW-YORK LIFE, \$19.89 per year for a policy of \$1,000.

In addition to this simple contract of so much insurance for so much money, these policies entitle their holders to two important privileges. The first is, that he shall share in the surplus earnings of the Company, in proportion to his contributions to it. That is to say, in a well-managed company insurance really costs less than the table rates, but exactly how much cannot be ascertained until the end of the year. At that time an estimate is made, and, whatever remains to the credit of the policy-holder as surplus is, in a purely mutual company, returned to him on each anniversary of his policy, either in cash or in paid-up additions to the amount of his insurance, whichever he may prefer.

The second is a stipulation for the protection of such as find themselves unable or unwilling to continue their policies after having made several payments on them, and provides that, after the payment of three annual premiums, if the policy is surrendered in accordance with its provisions, the Company will grant in exchange for it a paid-up policy covering a certain specified proportion of the original insurance. Thus the inability to continue the payment of pre-

miums is not allowed to work a forfeiture of those already paid.

The advantage of this form of policy over others is, that, the premiums being smaller, the same sum of money each year will secure a larger amount of insurance, though it may be necessary to continue the payments longer.

2. Limited Payment Life Policies.

These policies have the special advantage that the payments may all be made on them while the insured is still young, or while he is still in active business; then if he lives longer than that, the policy is no longer an expense to him, but, on the contrary, the dividends afford a yearly income in cash.

Some men earn large wages, or have large incomes from some source, and feel sure that for ten or fifteen years at least, should they live so long, they will have enough and to spare, but that they would not leave enough to support their families should they themselves be taken away. They wish while they have money to pay up a policy of insurance and have done with it. They wish to set aside so much, for the use of their families after their death, and they wish to do it while they are young and prosperous. To meet the wants of such, the NEW-YORK LIFE INSURANCE COMPANY issues life policies paid up in either one, five, ten, fifteen or twenty annual payments.

Both the Ordinary Life and the Limited Payment Life are called Whole Life Policies, because they provide insurance during the whole life of the insured. Payment of premium always ceases with the death of the insured, though the period selected for paying up the policy may not have expired.

The policy known as the "*Ten Year Non-Forfeiture Life Policy*" was originated and introduced by the NEW-YORK LIFE. This policy was the pioneer step in making life policies non-forfeiting, as its popularity made it necessary for all other companies to adopt the principle. Its modifications, however, have not always been judicious, or even safe.

3. Endowment Policies.

An Endowment Policy provides (1) insurance during a stipulated period, payable, like that of any other policy, at the death of the insured, should he die within the period; and

(2) an endowment, of the same amount as the policy, payable at the end of the period, if the insured survive until that time.

The premiums may be paid annually until the endowment is due, or they may be paid up in a shorter time, like Limited Payment Life Policies. In any case, payment of premiums ceases with the death of the insured, should that occur prior to the end of the period selected for paying up the policy. The Endowment Policy thus gives the insured the advantage of a limited term as to payments; provides insurance during the period in which his death would cause most embarrassment to his family; and, if he lives to the stipulated age, the amount of the policy is paid to him at a time when he may need it.

For men who can pay for all the insurance they need at endowment rates, there is nothing like Endowment Policies. *They combine the principle of insurance with that of laying up money.* By the payment of a comparatively small sum a man secures a large sum for his family, in case of his death before the endowment falls due; and if he lives until that time, he has been laying up money for himself. By insuring in a purely mutual company, a man gets his insurance for just what it costs, and gets compound interest on the balance of what he pays in.

Some men would like to do handsomely by their children. They are not wealthy, but if they are insured, and so not under the necessity of laying up much money, they can educate them well, earning the money necessary as it is needed. But they would like to do more—to give their sons a start in business, to give their daughters a handsome wedding portion. There is no way in which the children can be provided for so surely and so amply—now and years hence—as by an Endowment Policy. A policy payable in twenty years will cover the time during which many men will need insurance, and if they live the Endowment will come back to them at just the time when it will be most welcome for sons, for daughters, or for self.

4. Tontine Investment Policies.

Many do not know how long they will need insurance, but they know they need it now, and they wish to insure in such a way that a few years hence they can, if they wish, withdraw whatever accumulations there may be on their policies without sacrifice, or, if they still

need the insurance, be able to continue it at the low rates at which they began, and not run any risk of being rejected at a new examination. To such, Tontine Investment Policies, as issued by the NEW-YORK LIFE, are exactly suited, and they are confidently recommended to those who have a reasonable prospect of being able to continue their premiums, but to only such.

The plan is as follows: Those selecting it are placed in classes according to the Policy year of issue and the Tontine period chosen, whether that may be the ten, fifteen or twenty-year period; the election of the period to be made at the time of making the application for the Policy. The annual surplus arising in each of these classes is accumulated for the benefit of the class, but no division is made until the expiration of the selected period, and then only to such policies as are actually in force; those terminating prior thereto receiving no dividend. To the representatives of those who die during the period, the original amount insured will be paid. Those who discontinue their policies will receive neither paid-up policies nor surrender values; but profits from this source, as well as from the dividends of those who die during the period, will be placed to the credit of the class to which they belonged.

Its *special advantages* are: 1. It practically gives an endowment policy at life rates. 2. The estimated profits of those who survive their Tontine periods are large, while the profits on the policies of those who die within their Tontine periods must be large. 3. Prior to the termination of the selected Tontine period, the policy gives to the policy-holder his choice of receiving, at such termination, the whole value of his policy in cash, or, of continuing his insurance in any one of several forms.

The Tontine principle may be applied to any form of policy issued by the Company, provided the benefit will not mature within the Tontine period. The rates of premium will be the same as on any other corresponding form of policy; and if the policy is continued after the expiration of the Tontine period, its status will be the same as that of any other policy of a corresponding form.

The reader will find on page forty-eight the estimated results of a policy, taken at the age of forty, on the Tontine plan. While, as it is there expressly stated, they are *estimates only*, and are not to be considered guarantees on the

part of the Company, we wish our readers to know that these estimates have not been carelessly made, but that they are fully justified by past experience as to losses and gains. To this end, and that they may know how highly this form of insurance is regarded by men well qualified to judge, we quote from letters received on the subject from two eminent Consulting Actuaries:

EDWIN W. BRYANT, Esq., writes: "I have no hesitation in saying that I think it more probable that the *actual results will exceed* than fall short of your estimates. The *various advantages* of this form of Policy are well presented in the circular explaining it, and I notice among them several methods of applying the surplus which do not appear to have ever been offered by any other Company."

SHEPPARD HOMANS, Esq., for many years Actuary of the Mutual Life of this city, writes: "The *benefits* you propose to extend to those selecting this class of Policy are more varied in their character and advantages than are afforded by any plan of Insurance now in use by any Company within my knowledge, and are such as cannot fail to render the Tontine Investment Policy a popular, safe, and highly remunerative form of Insurance."

WHERE SHALL I INSURE?

THIS is a question which many are asking with an interest that befits the subject. For, while life insurance can boast of fewer failures than any other business of its magnitude in this or any other country, nevertheless some companies have failed, and a great many have been obliged to wind up their affairs. And, although in most cases they have been able to re-insure their risks in other companies, yet policy-holders have been put to so much inconvenience by these transfers, and have actually lost such large sums, which would have been returned to them in dividends had they insured in first-class companies, that they have learned at last that, to be insured in a good company is just as essential as to be insured at all.

A great many have learned that it is not always safe to insure in a company simply because a friend is the agent and believes it sound. We could give instances of this sort among our own circle of acquaintance, that would show how important it is to select a company that can show other and weightier reasons for being trusted than the confidence of its managers and friends.

Others have learned, to their sorrow, that the so-called coöperative companies have no trustworthy basis either in mathematics or experience, and that those who trust in them lean on broken reeds. A man who buys so important a commodity as life insurance wants behind his policy a company with a goodly sum of invested assets, legally bound to pay the loss in case of his death, not a thousand irresponsible individuals.

Another lesson has been, that, other things being equal, purely mutual companies are the best to insure in, because they furnish insurance at cost, and none of the profits of policy-holders go to stockholders.

The cry of "Patronize Home Companies" has also had its day, and fails to attract, since men have learned that to be safe a company must have its risks distributed over large regions, and, therefore, cannot be a "Home Company" to all its policy-holders; that the place to buy life insurance, as well as merchandise, is where you can get the best article, and the most of it for the least money; that a company which lends money in your neighborhood, on terms that capitalists will not accept, is doing an unsafe business.

It has come to be generally believed, also, that a company, which does not do business in either New-York or Massachusetts, avoids these States because of the stringent supervision exercised over those that do by the Superintendents of Insurance, acting under the authority of laws which carefully guard the interests of policy-holders. It is seen now, more clearly than ever before, that life insurance should be stripped of every feature savoring of speculation; that only a low rate of interest should be calculated upon, and that, perfect security having been thus attained, perfect equity may be secured by pure mutuality in the distribution of surplus earnings.

And, finally, men have learned how sure a test time is of the professions and promises, and of the stability and strength, of a life company. "Handsome is that handsome does," says the proverb, and the company that goes on, from year to year, paying its losses promptly and cheerfully, paying regular and large dividends, increasing its assets and keeping them carefully invested, granting new and important advantages to its policy-holders, and perfecting new and desirable forms of insurance—the company that does this is not only proving its claim to

the confidence of the public, but the public are acknowledging the claim in no half-hearted way. They see that an old company is a proved company, and that a large company can pay larger dividends than a small one, because its expenses are proportionately smaller.

The proper answer to the question placed at the head of this article seems, then, to be plain—insure in an *old* company, in a *large* company, in a *purely mutual* company, in a company that has a *good record for liberality and fair dealing*, in a company that does business in both New-York and Massachusetts, in a company which has its *assets carefully invested*, avoiding all co-operative schemes of whatever kind, and all companies that have no better recommendation than that they are “home companies,” or are represented by a friend. Can such a company be found? For an answer to this question we must refer the reader to the article following.

THE NEW-YORK LIFE INSURANCE COMPANY.

THIS Company completed its thirtieth year December 31, 1874. At that time its history and condition were, in brief and in round numbers, as follows:

History.

Number of Policies Issued.....	112,000
Premium Receipts.....	\$57,000,000
Death Claims Paid.....	13,000,000
Dividends and Ret'n Prem's Paid..	17,000,000

Condition.

Number of Policies in Force.....	45,000
Total Amount Insured.....	\$123,000,000
Cash Assets.....	27,000,000
Surplus, Company's Standard....	2,200,090
“ State “.....	4,520,400

Business, 1874.

New Policies Issued.....	7,250
Amount Insured.....	\$22,000,000
Total Income.....	8,000,000
Interest Receipts.....	1,645,000
Death Claims Paid.....	1,470,000
Dividends and Ret'n Prem's Paid..	3,026,000
Increase in Assets.....	3,000,000

It is of course impossible to give a summary of business for 1875 when the Almanac goes to press, but at this writing there is every reason

to believe that it will show an increase over the business of 1874, notwithstanding the dullness which has characterized general business. People are learning that they cannot afford to do without life insurance, whether times are hard or easy. The death-losses paid during the first half of the year were \$776,072. At this rate, the losses for the year will be \$1,552,144; a slight increase over those of 1874, as the latter were slightly larger than those of 1873.

This is as it should be. The Company is continually growing larger—the increase in assets in 1874 being nearly three million dollars. The interest on its invested assets in the same year exceeded its death-losses by over one hundred and seventy-five thousand dollars. While the Company is fulfilling the mission of a life company by paying out as death-losses an average of over five thousand dollars for every working-day, it is at the same time carefully guarding and rapidly increasing its reserve as *security* for the policies of its growing army of patrons.

Prominent Characteristics.

The Company aims to make the *security* of its policy-holders as nearly absolute as anything earthly can be. Its standard for estimating its liabilities is the highest in use in this country, being the same as that of Massachusetts; and its reserve is thus kept over two and a-half million dollars larger than is required by the legal standard of the State of New-York. The large experience of its officers and managers, gained during its long and eminently successful career, guarantees the prudent management of its affairs. As an evidence of this, it should be noted that over three-fourths of its invested assets are in bonds and mortgages secured by real estate valued at more than double the amount loaned, and the buildings thereon insured, and the policies assigned to the Company as additional collateral security. The stocks held by the Company are the best in the market, being chiefly United States, and New-York State and City bonds, all of which are above par.

It also aims at the *most careful economy* in the management of its affairs, and has succeeded in reducing the ratio of expenses to premium receipts to a very low figure—less than half the average ratio of other companies doing business in the State. Special care is exercised in the selection of risks, and no anxiety to secure

a large business ever induces it to accept any but first-class lives for insurance. This makes its death-losses proportionately less, its dividends larger, and thus decreases the actual cost of insurance to the policy-holders.

It has been a *purely mutual* company from the first, has never paid a dollar to stockholders, never having had any. All the earnings of funds intrusted to its keeping, after paying death-losses, are returned to policy-holders in proportion to their contributions to the same. This not only reduces the cost of insurance, but it places the trustees and managers in the position of arbitrators between the members, with no pecuniary interest in the questions to be decided, while the trustees and managers of stock companies *have* a pecuniary interest in the very claims upon which they are called to pass judgment. The dividends declared are available immediately, in the settlement of the second and all subsequent annual premiums.

The entire system of Non-Forfeiture Policies originated with this Company in 1860, and, in accordance with the present practice of this Company, this feature, briefly explained, is as follows: After the payment of *three* full yearly premiums on an Ordinary Life Policy, or *but two* full yearly premiums on a Limited Payment Life Policy, or on an Endowment Policy, either of these policies, being surrendered in accordance

with its provisions, secures to the assured a PAID-UP POLICY, covering a certain specified proportion of the original insurance. Thus inability to continue payment of premiums does not necessarily cause the absolute loss of the previous payments made on a policy of this character, for by its provisions a lesser amount of insurance may be preserved for the future, even though the original policy may have been discontinued and canceled.

Liberality in the settlement of losses has ever been a marked characteristic of the NEW-YORK LIFE. Experience has shown that cases arise where policies, though equitably claims, are not legally so. The records of the Company bear many acknowledgments from widows and relatives of deceased members of its liberality and fairness in the settlement of all such losses. There being no stockholders in the Company to share its profits, interests adverse to policy-holders cannot possibly arise; the Trustees simply occupying the position of arbitrators between the members, with no inducements to take from one and give to another.

With such a record for able management, economy and success, with an enviable reputation for fair-dealing and trustworthiness, and with all its affairs in flourishing condition, the NEW-YORK LIFE offers itself as a medium of life insurance for the people.



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OR, Surplus Purchases an Annuity for Life, Combined with Divi- dend.	\$227.90 To Pay Premiums and Continue Policy.	\$546.30 Will Pay Premium & leave a Surplus for Increasing Income.	\$1,160.10 Will Pay Premium & leave a Surplus for Increasing Income.
OR, Sale of Policy to the Company, for Cash.	107 per ct. Cash Return of Pre- miums Paid.	154 per ct. Cash Return of Pre- miums Paid.	207 per ct. Cash Return of Pre- miums Paid.
OR, Sale of Policy, and Purchase, with the Proceeds, of a Year- ly Income for Life.	\$286.20	\$699.50	\$1,450.00
OR, Sale of Policy, and Purchase, with the Proceeds, of a Paid- up Policy, Without Profits.	\$7,500	\$15,000*	\$23,500*

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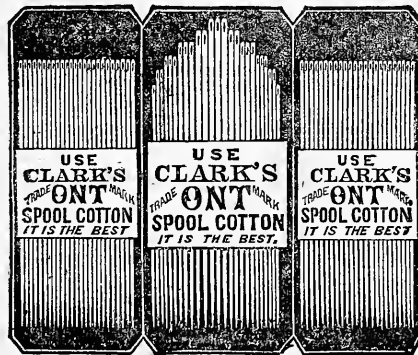


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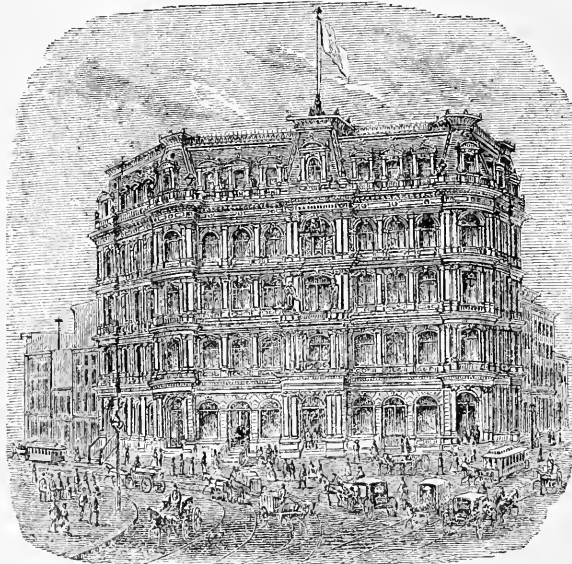
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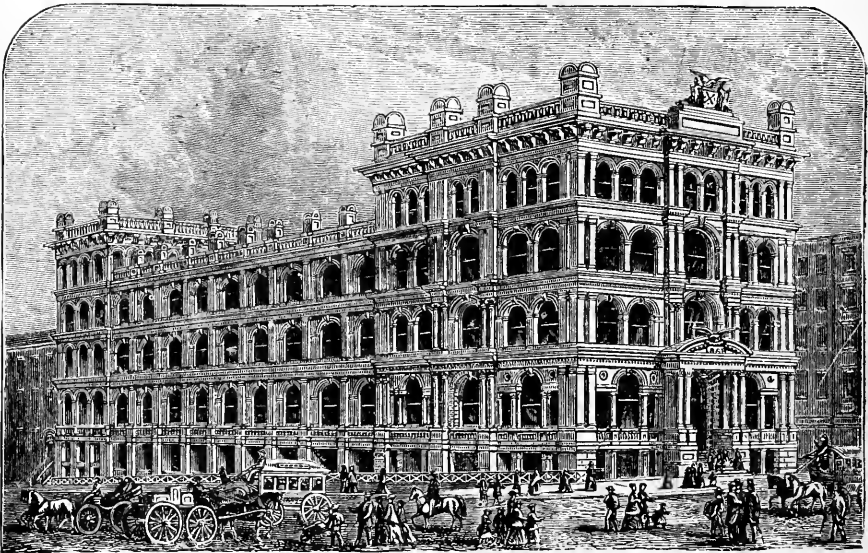
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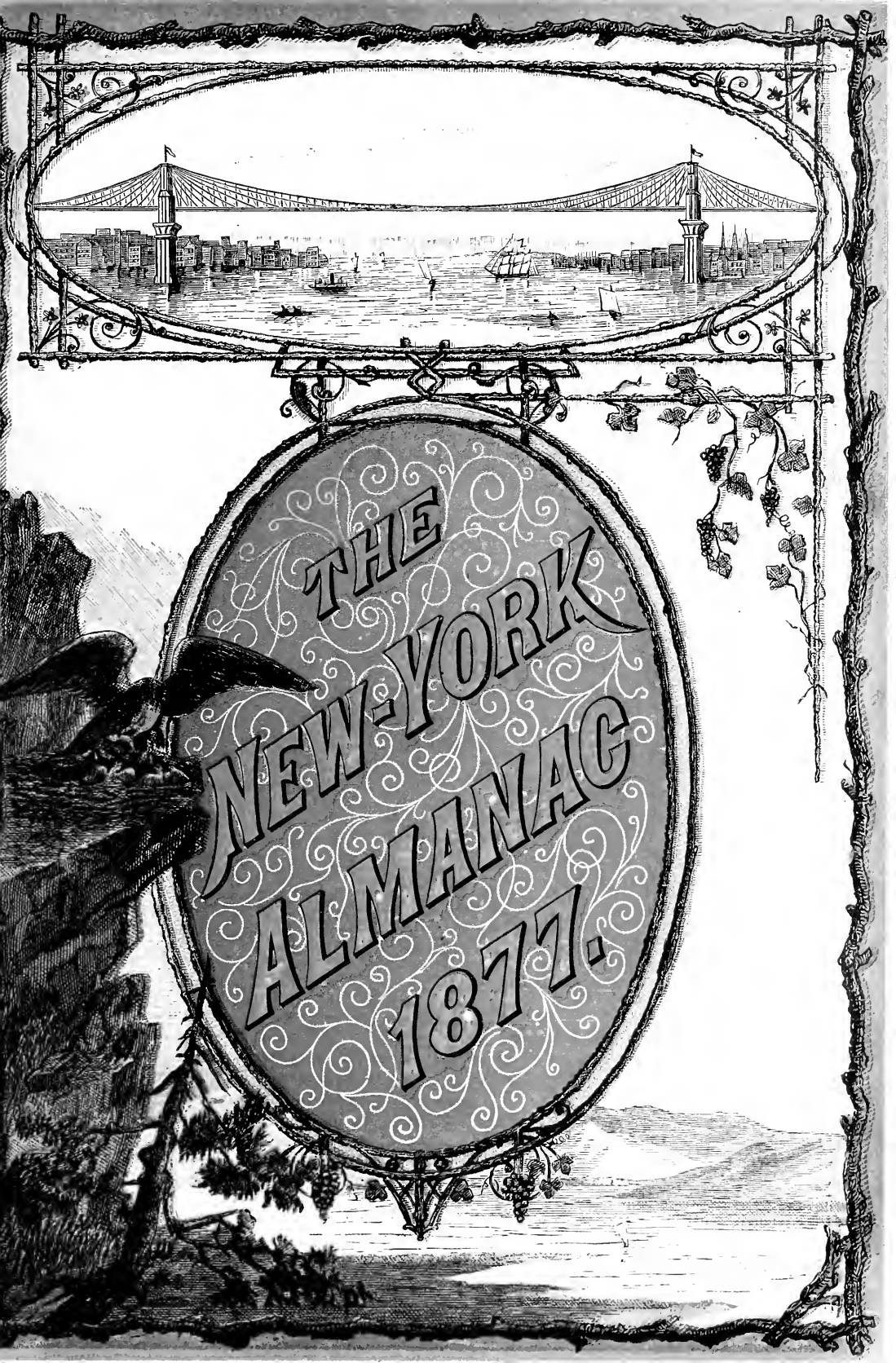
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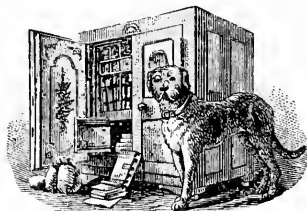
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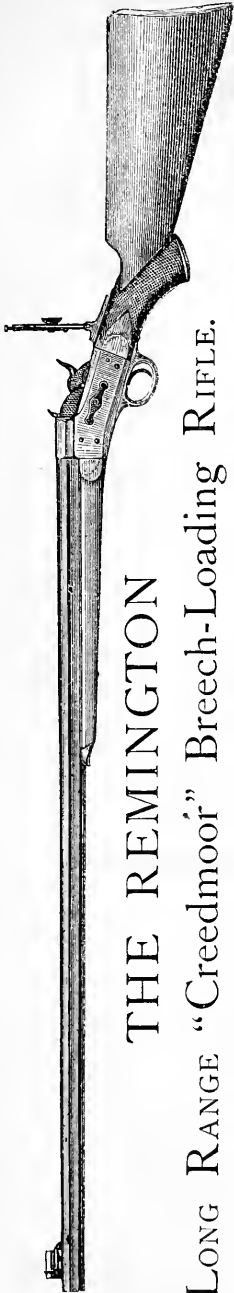
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Offices:

30 COURT STREET, BROOKLYN. 173 BROADWAY, NEW-YORK

JANUARY 1ST, 1876.

Cash Capital,	\$200,000.00
Reserve for Re-Insurance,	36,056.50
Reserve for Unpaid Losses,	1,300.00
Net Surplus over all Liabilities,	275,858.36
	\$513,214.86

ASSETS.

United States Bonds,	\$119,375.00
Bonds and Mortgages,	97,800.00
Demand Loans,	9,100.00
Stocks and Bonds,	263,010.00
Cash on hand,	4,852.35
Premiums in course of Collection,	9,702.79
Accrued Interest,	9,374.72
	\$513,214.86

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THOS. M. HARRIS, ASS'T SEC'Y.

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N. S. MORSE, Business Manager.

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377 Fulton Street.
43 Broadway.

Cash Capital,	-	-	-	-	-	\$200,000
Cash Surplus, June 30, 1876,	-	-	-	-	-	226,391
Total Assets,	-	-	-	-	-	<u>\$426,391</u>

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Ten Copies (and one extra), 1 year .	25.00	Twenty Copies, one year	22.00
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*It gives the undersigned special pleasure to indorse the foregoing commendation of **The New-York Mercantile Journal Company's** publications by members of Congress, adding that, since the Currency Question is the most important secular matter before the country, the papers named—which contain a large amount of valuable commercial and financial information, and **Are Excellent Mediums for Advertising**—ought to receive the cordial support of the business community.*

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ORGANIZED 1858.

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CASH SURPLUS,	-	-	-	289,411
ASSETS,	-	-	-	439,411

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President.

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For the Year 1877.

LETTERS FROM AROUND THE WORLD.

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THE EVANGELIST is taken chiefly by ministers and our more intelligent and reliable Church Members. It has lost many old subscribers by reason of death, but the children's names have taken the place of the fathers'. They have carried it from their early Eastern homes to the Rocky Mountains, and beyond. It seeks to extend its circulation everywhere throughout the Presbyterian Church. No longer shut out of the South, it asks for new friends there as well as at the North and West.

An especially attractive feature of THE EVANGELIST the last year has been

THE LETTERS OF ITS EDITOR, DR. FIELD,

Describing his journey

AROUND THE WORLD.

These Letters attracted great attention, and were copied and quoted from, all over the country. *They will be continued the coming year.* Those already published have treated chiefly of Europe and of Egypt. Those which are to follow will be upon the latter, and the most interesting, part of the whole journey, embracing

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CHARTERED IN 1806.

Assets, October 1, 1876,	-	-	\$887,448.76
Capital,	-	-	300,000.00
Surplus,	-	-	587,448.16
Unpaid Losses and Dividends,	-		8,793.24

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WM. BURNS, *Assistant Secretary.*

THE

NEW-YORK ALMANAC

FOR

1877.

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EDITED BY

JAMES M. HUDNUT.

NEW-YORK:
 FRANCIS HART & COMPANY, 63 AND 65 MURRAY STREET,
 CORNER COLLEGE PLACE.

Astronomical Phenomena, etc.

By BERLIN H. WRIGHT, ESQ., PENN YAN, N. Y.

Eclipses.

There will be five Eclipses this year, three of the Sun, and two of the Moon.

I. A total Eclipse of the Moon, February 27, invisible in North America.

II. A partial Eclipse of the Sun, March 14, invisible in America.

III. A partial Eclipse of the Sun, August 8, invisible in America.

IV. A total Eclipse of the Moon, August 23. The Moon rising more or less eclipsed east of Nebraska to the western boundary of South Carolina and Pennsylvania. In all the Atlantic States the Moon will rise totally eclipsed. See table.

State.	Total Ends.	Eclipse Ends.
	H. M.	H. M.
Boston	7.15 Eye.	8.16 Eve
New Haven	7.07 "	8.08 "
Hartford	7.08 "	8.09 "
Concord	7.13 "	8.14 "
Albany	7.04 "	8.05 "
New-York	7.03 "	8.04 "
Rochester	6.48 "	7.49 "
Buffalo	6.44 "	7.45 "
Detroit	6.27 "	7.28 "
Trenton	7.01 "	8.02 "
Baltimore	6.53 "	7.54 "
Philadelphia	6.59 "	8.00 "
Washington	6.51 "	7.52 "
Richmond	6.49 "	7.50 "
Raleigh	6.44 "	7.45 "
Charleston	6.39 "	7.40 "
Cincinnati	6.21 "	7.22 "
Chicago	6.09 "	7.10 "
Madison	6.02 "	7.03 "
Springfield, Ill.	6.01 "	7.02 "
Nashville	6.21 "	7.22 "
Louisville	6.17 "	7.18 "
New Orleans	5.59 "	7.00 "
St. Louis	5.58 "	6.59 "
Des Moines	5.45 "	6.46 "
Lawrence	5.38 "	6.39 "
Austin	Contact.	Contact.

V. A partial Eclipse of the Sun, September 7, invisible in North America.

Planets Brightest.

Mercury will be in the best position for visibility, January 7, May 1, August 28, and December 22, setting then after the Sun, also February 23, June 23, and October 15, rising then before the Sun. Venus, not this year, but will be bright during December. Mars, September 5. Jupiter, June 19. Saturn, September 9. Uranus, February 10.

Morning Stars.

Venus, until May 6. Mars, after April 24. Jupiter, until March 22. Saturn, from February 28 to June 10.

Evening Stars.

Venus, after May 6. Mars, until April 24. Jupiter, after March 22. Saturn, until February 28, and after June 10.

The Four Seasons.

	D. H. M.	D. H. M.
Winter begins	1876, Dec. 21 5 46 M.	and lasts 89 1 18
Spring	" 1877, Mar. 20 7 4 M.	" 92 20 6
Summer	" 1877, June 21 3 10 M.	" 93 14 30
Autumn	" 1877, Sept. 22 5 40 E.	" 89 18 2
Winter	" 1877, Dec. 21 11 42 M.	Trop. yr. 365 5 56

Movable Festivals, &c.

Septuagesima Sunday	January 28.
Sexagesima Sunday	February 4.
Quinquagesima Sunday	February 11.
Ash Wednesday	February 14.
Quadragesima Sunday	February 18.
Mid-Lent Sunday	March 11.
Palm Sunday	March 25.
Good Friday	March 30.
Easter Sunday	April 1.
Low Sunday	April 8.
Rogation Sunday	May 6.
Ascension Day	May 10.
Whit Sunday	May 20.
Trinity Sunday	May 27.
Corpus Christi	May 31.
Advent Sunday	December 2.

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Ember Days.

1. Wednesday, Friday, and Saturday after first Sunday in Lent—February 21, 23 and 24.
2. Wednesday, Friday and Saturday after Pentecost—May 23, 25 and 26.
3. Wednesday, Friday and Saturday after 14th of September—September 19, 21 and 22.
4. Wednesday, Friday and Saturday after the 13th of December—December 19, 21 and 22.

The *Dominical Letter* holds the same numerical place in the alphabet that the first Sunday in January does in the days of the year. In case of a leap-year it retrogrades one letter for all the months after February.

The *Epaact* is the Moon's age at the beginning of the year. The last New Moon in 1876 was December 15.

Nineteen years are very nearly equal to a whole number of lunar months: hence, once in nineteen years the phases of the Moon fall on the same days. These years are numbered up from one to nineteen, and the *Golden Number* marks the position of the year in this cycle of nineteen.

The *Solar Cycle* is a period of twenty-eight years, so called because in the twenty-eighth year after any year which may be taken, all the days of the week fall on the same days of the month as they fall in that year. One of these cycles was finished in 1867, and 1877 is the tenth year in the next cycle. All the days of 1877 will correspond with those of 1849.

The *Roman Indiction* is a cycle of fifteen years, used in the Middle Ages, but wholly chronological. The first one began January 1, A. D. 313.

The *Julian Period* begins when the indiction, the solar cycle, and the lunar cycle all begin together, and is therefore $15 \times 19 \times 28$ years in length, 7980 years.

Eras and Cycles for 1877.

The year 1877, which comprises the latter part of the one hundred and first and the beginning of the one hundred and second year of the Independence of the United States of America, corresponds to

- The year 6590 of the Julian period;
- “ 7385-86 of the Byzantine era;
- “ 5637-38 of the Jewish era, commencing September 8;
- “ 2630 since the foundation of Rome, according to Varro;
- “ 2624 since the beginning of the era of Nabonassar;
- “ 2653 of the Olympiads, or the fourth year of the 664th Olympiad;
- “ 2189 of the Grecian era, or the era of the Salucidæ;
- “ 1593 of the era of Diocletian;
- “ 1294 of the Mohammedan era, beginning January 16th.

Calendar Explanations.

The time given in the Calendars under the head “Sun Rises” is, of course, forenoon; that under “Sun Sets” is always afternoon. In the columns of Moon's rising and setting, the time of only one of these events is given for each day—that one which occurs while the Sun is down. When the word “rises” is found in the column, the Moon is at the full, and the figures following that word are P. M., or evening, until the word “morn,” which means midnight. From “morn” the figures are A. M., the Moon rising in the morning before the Sun is up. Then after the word “sets,” the time of setting

is given, which grows later and later, from early evening until early morning, until the Moon again is at the full. Thus, taking the January Calendar, the Moon “rises” steadily later and later, from 7.06 P. M. on the 1st, to 7.11 A. M., on the 13th; then the “setting” time is given from 6.04 P. M., on the 15th, to 6.08 A. M. on the 27th. Carefully noting this will avoid all confusion which might arise from the absence of the signs A. M. and P. M. In the column of “High Water,” “eve” means simply afternoon. From “morn” to “eve” is forenoon; from “eve” to “morn” is afternoon.

The Century Calendar.*

1	2	3	4	5	6	o	January	3
1	2	3	L	4	5	6	February	6
7	L	8	9	10	11	L	March	6
12	13	14	15	L	16	17	April	2
18	19	L	20	21	22	23	May	4
L	24	25	26	27	L	28	June	o
29	30	31	L	32	33	34	July	2
35	L	36	37	38	39	L	August	5
40	41	42	43	L	44	45	September	1
46	47	L	48	49	50	51	October	3
L	52	53	54	55	L	56	November	6
57	58	59	L	60	61	62	December	1
63	L	64	65	66	67	L	Sunday	1
68	69	70	71	L	72	73	Monday	2
74	75	L	76	77	78	79	Tuesday	3
L	80	81	82	83	L	84	Wednesday	4
85	86	87	L	88	89	90	Thursday	5
91	L	92	93	94	95	L	Friday	6
96	97	98	99	oo			Saturday	o

* This Calendar was kindly furnished us for the Almanac by the Author, E. M. ROBBINS, Esq., of this City.

To find what day of the week any date in this century falls on. Find the year in the table, it being understood that “1” stands for 1801, “2” for 1802, etc. To the number over the year add the day of the month and the number set opposite the month on the right; divide the sum thus obtained by seven, and the remainder will be the day of the week as numbered above. For leap-years, use the figure over the “L” on the left of the year for January and February, and the one over the year for the remaining months.

Example: On what day did the 10th of May fall last year? Over 76 we find the figure 4, to this add 10, the day of the month in question, and 4 which we find opposite May; dividing 18 by 7 we have a remainder of 4, which shows that the Centennial Exhibition opened on Wednesday.

The number over the year in the table may be obtained without the table, by adding to any year the number of leap-years in the century up to that time and dividing by seven; the remainder will be the number required. So if one can remember the numbers set opposite the months, he can dispense with the use of the table entirely. In the example above, the 4 over 76 is found by adding 19 to 76, and dividing the sum by seven, the remainder is four. For leap-years decrease the number thus obtained by one (calling the cipher 7) if the date is in January or February.

For the 18th century after 1752, find the day for the corresponding year in this century and add two days.

DURING the month of January, 1876, the NEW-YORK LIFE INSURANCE COMPANY paid insurance policies on the lives of thirty-three persons. The whole amount paid was \$136,886. The whole amount that had been paid to the Company by the holders of these policies was \$46,787.38. The gain to the families of the deceased was \$90,098.62. Thus they received back all the money the policies cost, together with 194 per cent. interest on the same.

"**W**HY do you not take wine with your dinner, Minnie?" asked a gentleman of a little five-year-old at the dinner-table of a Saratoga hotel. "Tause I doesn't like it." "But take a little then, my child, for your stomach's sake," he urged. "I ain't dot no tomnick's ache!" indignantly responded the little miss.

ASKING questions is not necessarily a good thing. There must be reflection and an active use of the senses accompanying every inquiry of any value to the querist. And so it is in looking for definitions. To do this impulsively and to be satisfied with synonyms is not effective work. The element of thought and of association is wanting. Meanings thus acquired do not become a permanent acquisition; whereas thorough effort seldom allows the necessity of referring to a definition a second time.—*E. O. Vaile, in Popular Science Monthly.*

THOUGHTFULNESS for others, generosity, modesty, and self-respect are the qualities which make a real gentleman or lady, as distinguished from the venerated article which commonly goes by that name.—*Prof. Huxley.*

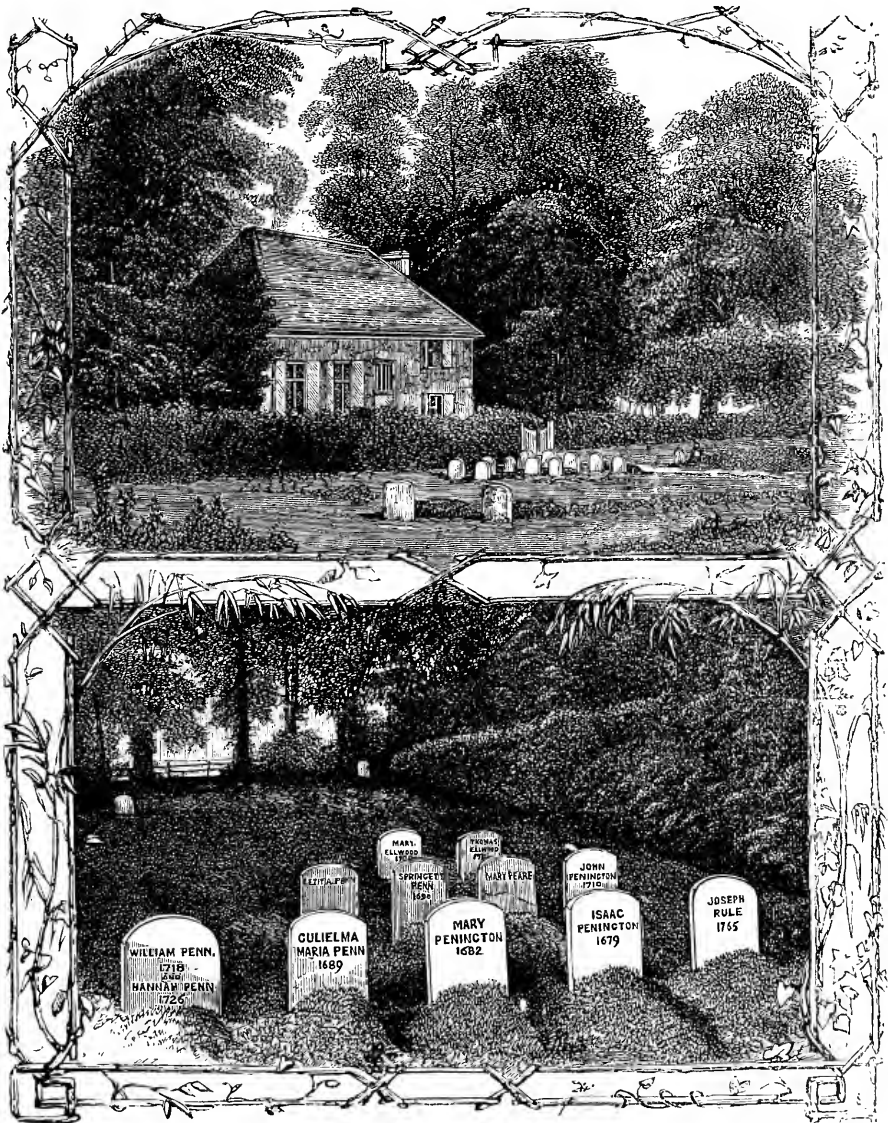
First Month.

January, 1877.

Thirty-one Days

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	CALENDAR FOR BOSTON, N. Y. STATE, NEW ENGLAND, WISCONSIN, MICHIGAN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, NEW JERSEY, PENNSYLVANIA, CONNECTICUT, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, KENTUCKY, VIRGINIA, MISSOURI AND CALIFORNIA.			CALENDAR FOR CHARLESTON, N. CAROLINA, TENNESSEE, GEORGIA, ALABAMA, MISSISSIPPI AND LOUISIANA.			
			Sun Rises.	Sun Sets.	Moon Rises.	H. W. Boston	Sun Rises.	Sun Sets.	Moon Rises.	H. W. N. Y.	Sun Rises.	Sun Sets.	Moon Rises.	Sun Rises.	Sun Sets.	Moon Rises.	H. W. Ch'n.
			H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
1	1	Mon	7 30	4 38	7 6	ev. 54	7 25	4 43	7 11	9 40	7 19	4 49	7 15	7 5	5 5	7 29	8 54
2	2	Tues	7 30	4 39	8 19	1 45	7 25	4 44	8 22	10 29	7 19	4 50	8 25	7 5	5 6	8 34	9 45
3	3	Wed	7 30	4 40	9 35	2 33	7 25	4 45	9 37	11 15	7 19	4 51	9 38	7 5	5 7	9 43	10 33
4	4	Thur	7 30	4 41	10 46	3 20	7 25	4 46	10 40	ev. 5	7 19	4 52	10 46	7 5	5 7	10 40	11 20
5	5	Fri	7 30	4 42	11 58	4 5	7 25	4 47	11 56	52	7 19	4 52	11 55	7 5	5 8	11 50	ev 5
6	6	Sat	7 29	4 43	morn	4 56	7 25	4 48	morn	1 43	7 19	4 53	morn	7 4	5 8	9	56
7	7	Mon	7 29	4 44	1 5	5 49	7 25	4 49	1 2	2 35	7 19	4 54	59	7 4	5 10	51	1 49
8	8	Tues	7 29	4 45	2 14	6 45	7 24	4 50	2 10	3 31	7 19	4 55	2 5	7 4	5 10	1 53	2 45
9	9	Wed	7 29	4 46	3 20	7 43	7 24	4 51	3 15	4 28	7 19	4 56	3 10	7 4	5 12	2 55	3 43
10	10	Thur	7 29	4 47	4 29	8 43	7 24	4 52	4 22	5 28	7 19	4 57	4 16	7 4	5 12	3 56	4 43
11	11	Fri	7 29	4 48	5 30	9 37	7 24	4 53	5 23	6 23	7 19	4 58	5 16	7 3	5 13	4 55	5 37
12	12	Sat	7 28	4 50	6 25	10 27	7 23	4 54	6 18	7 12	7 18	4 59	6 11	7 3	5 14	5 49	6 27
13	13	Mon	7 28	4 51	7 11	11 14	7 23	4 55	7 5	7 56	7 18	5 0	6 57	7 3	5 15	6 37	7 14
14	14	Tues	7 28	4 52	sets	11 56	7 23	4 56	sets	8 39	7 18	5 1	sets	7 3	5 16	sets	7 56
15	15	Wed	7 27	4 53	6 4	morn	7 22	4 57	6 8	9 22	7 18	5 2	6 13	7 3	5 17	6 27	7 35
16	16	Thur	7 27	4 54	7 7	35	7 22	4 59	7 10	9 58	7 17	5 3	7 13	7 3	5 18	7 27	8 12
17	17	Fri	7 26	4 55	8 9	1 12	7 21	5 0	8 11	10 32	7 17	5 5	8 13	7 2	5 19	8 19	9 48
18	18	Sat	7 26	4 56	9 10	1 48	7 21	5 1	9 11	11 6	7 16	5 6	9 12	7 2	5 20	9 14	10 23
19	19	Mon	7 25	4 58	9 48	2 23	7 21	5 2	9 48	11 44	7 16	5 7	9 49	7 2	5 21	9 50	10 59
20	20	Tues	7 24	4 59	11 15	2 59	7 20	5 3	11 14	morn	7 15	5 8	11 12	7 2	5 21	11 7	11 39
21	21	Wed	7 24	5 0	morn	3 39	7 19	5 4	morn	25	7 15	5 9	morn	7 1	5 22	morn	morn
22	22	Thur	7 23	5 1	20	4 24	7 18	5 5	17	1 11	7 14	5 10	14	7 1	5 23	5	24
23	23	Fri	7 22	5 3	1 28	5 15	7 17	5 7	1 24	2 1	7 14	5 11	1 19	7 0	5 24	1 6	1 15
24	24	Sat	7 22	5 4	2 40	6 19	7 17	5 8	2 35	3 5	7 13	5 12	2 29	7 0	5 25	2 12	2 19
25	25	Mon	7 21	5 5	3 57	7 26	7 16	5 9	3 48	4 11	7 12	5 13	3 41	7 0	5 26	3 20	3 26
26	26	Tues	7 20	5 6	5 5	8 41	7 16	5 10	4 58	5 26	7 12	5 15	4 51	6 59	5 27	4 29	4 41
27	27	Wed	7 19	5 8	6 8	9 49	7 15	5 11	6 1	6 35	7 11	5 16	5 54	6 58	5 28	5 33	5 49
28	28	Thur	7 18	5 9	rises	10 53	7 14	5 13	rises	7 37	7 10	5 17	rises	6 58	5 29	rises	6 53
29	29	Fri	7 17	5 10	5 49	11 44	7 13	5 14	5 53	8 27	7 9	5 18	5 56	6 57	5 30	6 8	7 44
30	30	Sat	7 16	5 12	7 10	ev. 34	7 12	5 15	7 12	9 21	7 8	5 19	7 15	6 57	5 31	7 21	8 34
31	31	Mon	7 15	5 13	8 26	1 20	7 12	5 16	8 26	10 6	7 8	5 20	8 27	6 56	5 32	8 29	9 20

MOON'S PHASES.	BOSTON.			NEW-YORK.			WASHINGTON.			CHARLESTON.			SUN AT NOON MARK.		
	D.	H. M.		H. M.			H. M.			H. M.			D.	H. M.	S.
Last Quarter,	6	9 33	Morning.	9 21	Morning.		9 9	Morning.		8 57	Morning.		1	12 4	6
New Moon,	14	8 44	Morning.	8 32	Morning.		8 20	Morning.		8 8	Morning.		9	12 7	38
First Quarter,	22	11 9	Morning.	10 57	Morning.		10 45	Morning.		10 32	Morning.		17	12 10	35
Full Moon,	29	3 55	Morning.	3 43	Morning.		3 31	Morning.		3 19	Morning.		25	12 12	45



THE GRAVE OF WILLIAM PENN.

(See page 23.)

IT is worth while to remember the profound saying of Herder in answer to the vulgar aphorism, "No man is a hero to his valet de chambre;" viz. : "This is not because the hero is not a hero, but because the valet is a valet."

A BIBLE and a newspaper in every house, a good school in every district—all studied and appreciated as they merit—are the principal supports of virtue, morality and civil liberty.

—Benjamin Franklin.

DURING the month of February, 1876, the NEW-YORK LIFE INSURANCE COMPANY paid insurance policies on the lives of forty-one persons. The whole amount paid was \$113,241. The whole amount that had been paid to the Company by the holders of these policies was \$36,995.91. The gain to the families of the deceased was \$76,245.09. Thus they received back all the money the policies cost, together with 206 per cent. interest on the same.

WE have considered heroisms chiefly as something visible and famous, and demonstrative; but you must not confound famous conduct and heroic conduct. Fame may be good and it may be bad. And so, it is very important that we should understand, in speaking of this matter of heroism, that, although a great act may have

more publicity on account of its connection with great events, or on an eminent stage, after all, a thing may be to the last degree heroic, and yet be withdrawn from observation, and disconnected from large events.—*Henry Ward Beecher.*

THE young man about to marry ought to insure his life, because in most cases he has not enough property to support his family in case he should die within a year. When women love their husbands that are to be, well enough to take the risk of poverty, men ought to require such affection by securing them, as far as possible, from poverty. Many can do this in no other way than by life insurance.

MAN may learn wisdom from a postage-stamp. It sticks to its legitimate business.

Second Month.

February, 1877.

Twenty-eight Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	CALENDAR FOR BOSTON, N. Y. STATE, NEW ENGLAND, WISCONSIN, MICHIGAN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, NEW JERSEY, PENNSYLVANIA, CONNECTICUT, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, KENTUCKY, VIRGINIA, MISSOURI AND CALIFORNIA.			CALENDAR FOR CHARLESTON, N. CAROLINA, TENNESSEE, GEORGIA, ALABAMA, MISSISSIPPI AND LOUISIANA.			
			Sun Rises.	Sun Sets.	Moon Rises.	H. W. Boston.	Sun Rises.	Sun Sets.	Moon Rises.	H. W. N. Y.	Sun Rises.	Sun Sets.	Moon Rises.	Sun Rises.	Sun Sets.	Moon Rises.	H. W. Ch'n.
			H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
32	1	Thur	7 14	5 14	9 39	2 5	7 11	5 18	9 38	10 47	7 7	5 21	9 37	6 55	5 33	9 34	10 5
33	2	Fri	7 13	5 15	10 51	2 47	7 10	5 19	10 49	11 29	7 6	5 23	10 47	6 55	5 34	10 40	10 47
34	3	Sat	7 12	5 16	morn	3 31	7 9	5 20	11 58	ev. 17	7 5	5 24	11 54	6 54	5 34	11 43	11 31
35	4	Sun	7 11	5 18	2	4 20	7 7	5 21	morn	1 7	7 4	5 25	morn	6 53	5 35	morn	ev. 20
36	5	Mon	7 10	5 19	1 13	5 14	7 6	5 22	1 7	2 0	7 3	5 26	1 2	6 52	5 36	47	1 14
37	6	Tues	7 9	5 21	2 18	6 13	7 5	5 23	2 12	2 59	7 2	5 27	2 6	6 52	5 37	1 48	2 13
38	7	Wed	7 8	5 22	3 23	7 18	7 4	5 25	3 17	4 3	7 1	5 28	3 9	6 51	5 38	2 49	3 18
39	8	Thur	7 6	5 23	4 20	8 19	7 3	5 26	4 14	5 3	7 0	5 29	4 6	6 50	5 39	3 44	4 19
40	9	Fri	7 5	5 24	5 10	9 15	7 2	5 27	5 3	6 1	6 59	5 30	4 55	6 49	5 40	4 34	5 15
41	10	Sat	7 4	5 25	5 52	10 5	7 1	5 28	5 46	6 51	6 58	5 32	5 39	6 48	5 41	5 19	6 5
42	11	Sun	7 2	5 26	6 24	10 51	7 0	5 30	6 19	7 35	6 57	5 33	6 13	6 47	5 42	5 57	6 51
43	12	Mon	7 1	5 28	6 49	11 29	6 58	5 31	6 45	8 12	6 55	5 34	6 40	6 47	5 43	6 27	7 29
44	13	Tues	7 0	5 29	sets	morn	6 57	5 32	sets	8 49	6 54	5 35	sets	6 46	5 44	sets	8 4
45	14	Wed	6 59	5 30	7 3	4	6 56	5 34	7 5	9 24	6 53	5 36	7 6	6 45	5 45	7 10	8 38
46	15	Thur	6 57	5 32	8 5	38	6 55	5 35	8 5	9 58	6 52	5 38	8 5	6 44	5 46	8 5	9 12
47	16	Fri	6 56	5 33	9 7	1 12	6 53	5 36	9 5	10 40	6 51	5 39	9 4	6 43	5 47	9 0	9 48
48	17	Sat	6 54	5 35	10 11	1 48	6 52	5 37	10 9	11 8	6 49	5 40	10 6	6 42	5 48	9 58	10 25
49	18	Sun	6 53	5 36	11 19	2 25	6 51	5 39	11 16	11 51	6 48	5 41	11 11	6 41	5 48	10 59	11 6
50	19	Mon	6 52	5 38	morn	3 6	6 49	5 40	morn	morn	6 47	5 42	morn	6 40	5 49	morn	11 54
51	20	Tues	6 50	5 39	29	3 54	6 48	5 41	24	40	6 46	5 44	18	6 39	5 50	2	morn
52	21	Wed	6 48	5 40	1 40	4 52	6 46	5 43	1 33	1 39	6 44	5 45	1 27	6 37	5 51	1 7	52
53	22	Thur	6 47	5 42	2 48	6 1	6 45	5 44	2 41	2 47	6 43	5 46	2 33	6 36	5 52	2 12	2 1
54	23	Fri	6 45	5 43	3 52	7 17	6 44	5 45	3 45	4 2	6 42	5 47	3 38	6 35	5 53	3 16	3 17
55	24	Sat	6 44	5 45	4 47	8 31	6 42	5 46	4 41	5 17	6 40	5 48	4 34	6 34	5 54	4 4	4 31
56	25	Sun	6 42	5 46	5 31	9 37	6 41	5 48	5 26	6 23	6 38	5 49	5 20	6 33	5 55	5 4	5 37
57	26	Mon	6 41	5 47	6 6	10 34	6 39	5 49	6 2	7 19	6 37	5 51	5 58	6 32	5 56	6 46	6 34
58	27	Tues	6 39	5 49	rises	11 23	6 38	5 50	rises	8 6	6 36	5 52	rises	6 31	5 57	rises	7 23
59	28	Wed	6 38	5 50	7 12	ev. 8	6 37	5 51	7 12	8 53	6 34	5 53	7 12	6 30	5 58	7 12	8 8

MOON'S PHASES.	D.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.	
		H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	S.	
Last Quarter,	4	0 16	M'ng. 5th.	0 4	M'ng. 5th.	11 52	Evening.	11 40	Evening.	1	12 13 57.
New Moon,	13	4 15	Morning.	4 3	Morning.	3 51	Morning.	3 39	Morning.	9	12 14 30
First Quarter,	20	11 31	Evening.	11 19	Evening.	11 7	Evening.	10 55	Evening.	17	12 14 14
Full Moon,	27	2 30	Evening.	2 18	Evening.	2 6	Evening.	1 54	Evening.	25	12 13 13



THE YOUNG AMERICAN FARMER.

(See page 28.)

DURING the month of March, 1876, the NEW-YORK LIFE INSURANCE COMPANY paid insurance policies on the lives of forty-six persons. The whole amount paid was \$160,198. The whole amount that had been paid to the Company by the holders of these policies was \$56,185.59. The gain to the families of the deceased was \$104,012.41. Thus they received back all the money the policies cost, together with 185 per cent. interest on the same.

TRUTH is always consistent with itself, and needs nothing to help it out; it is always near at hand, and sits upon our laps, and is ready to drop out before we are aware; whereas a lie is troublesome, sets a man's invention upon the rack, and needs a great many more to make it good.

To drop an insurance policy because the times are hard, is like selling one's overcoat in winter—it never should be done unless one is in want of bread. If times were always so easy that any one could get a living with little exertion, no one would need insurance at all. But hard times always pinch most severely the families of those who die uninsured. The hunter parts with anything sooner than with his powder, as a single charge may prove of more value to him than all his other possessions.

A MAN in the Bergen Tunnel the other morning hailed a fellow-laborer with: "So ye've got a baby at yer house. What is it, a boy or a gyurl?" "Guess!" "An' it's a boy." "No." "Well, then it's a girl." "Faith," said the delighted father, "somebody's be'n telling ye."

Third Month.

March, 1877.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	CALENDAR FOR BOSTON, N. Y. STATE, NEW ENGLAND, WISCONSIN, MICHIGAN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, NEW JERSEY, PENNSYLVANIA, CONNECTICUT, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, KENTUCKY, VIRGINIA, MISSOURI AND CALIFORNIA.			CALENDAR FOR CHARLESTON, N. CAROLINA, TENNESSEE, GEORGIA, ALABAMA, MISSISSIPPI AND LOUISIANA.			
			Sun Rises.	Sun Sets.	Moon Rises.	H. W. Boston	Sun Rises.	Sun Sets.	Moon Rises.	H. W. N. Y.	Sun Rises.	Sun Sets.	Moon Rises.	Sun Rises.	Sun Sets.	Moon Rises.	H. W. Ch'n.
60	1	Thur	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	
61	2	Fri	6 36	5 51	8 26	ev 48	6 35	5 53	8 25	9 34	6 33	5 54	8 23	6 28	5 59	8 19	8 48
62	3	Sat	6 35	5 52	9 40	1 31	6 34	5 53	9 37	10 16	6 32	5 55	9 34	6 27	5 59	9 25	9 31
63	4	Sun	6 33	5 53	10 55	2 15	6 32	5 54	10 50	10 57	6 30	5 56	10 46	6 26	6 0	10 33	10 15
64	5	Mon	6 31	5 54	morn	2 59	6 30	5 55	11 59	11 44	6 29	5 57	11 53	6 25	6 0	11 36	10 59
65	6	Tues	6 30	5 55	5	3 49	6 29	5 56	morn	ev. 35	6 27	5 57	morn	6 23	6 1	morn	11 49
66	7	Wed	6 28	5 56	1 13	4 45	6 27	5 57	1 6	1 32	6 26	5 58	1 0	6 22	6 1	39	ev 45
67	8	Thur	6 26	5 57	2 13	5 48	6 25	5 58	2 6	2 34	6 24	5 59	1 59	6 21	6 2	1 37	1 48
68	9	Fri	6 25	5 58	3 5	6 49	6 24	5 59	2 58	3 35	6 23	6 0	2 51	6 20	6 3	2 29	2 49
69	10	Sat	6 23	5 59	3 50	7 52	6 22	6 0	3 43	4 37	6 21	6 1	3 36	6 19	6 3	3 15	3 42
70	11	Sun	6 21	6 0	4 24	8 47	6 20	6 1	4 18	5 32	6 20	6 2	4 12	6 17	6 4	3 54	4 57
71	12	Mon	6 20	6 2	4 53	9 35	6 19	6 2	4 48	6 21	6 18	6 3	4 43	6 16	6 5	4 28	5 35
72	13	Tues	6 18	6 3	5 16	10 17	6 17	6 3	5 13	7 3	6 17	6 4	5 9	6 15	6 6	4 59	6 17
73	14	Wed	6 16	6 4	5 36	10 55	6 16	6 4	5 34	7 38	6 15	6 5	5 32	6 13	6 6	5 25	6 55
74	15	Thur	6 14	6 5	5 56	11 31	6 14	6 5	5 55	8 14	6 13	6 6	5 54	6 12	6 7	5 51	7 31
75	16	Fri	6 13	6 6	sets	morn	6 12	6 6	sets	8 50	6 12	6 7	sets	6 11	6 8	sets	8 5
76	17	Sat	6 11	6 7	8 4	5	6 11	6 8	8 1	9 25	6 10	6 8	7 59	6 10	6 9	7 53	8 30
77	18	Sun	6 9	6 9	9 10	39	6 9	6 9	9 7	10 4	6 9	6 9	9 3	6 8	6 9	8 53	9 18
78	19	Mon	6 6	6 10	10 19	1 18	6 7	6 10	10 14	10 42	6 7	6 10	10 9	6 7	6 10	9 54	10 0
79	20	Tues	6 6	6 11	11 33	2 0	6 6	6 11	11 27	11 29	6 6	6 11	11 21	6 6	6 11	11 2	10 45
80	21	Wed	6 6	6 12	morn	2 45	6 6	6 12	morn	morn	6 4	6 12	morn	6 4	6 12	morn	11 39
81	22	Thur	6 2	6 13	39	3 39	6 2	6 13	33	25	6 3	6 13	25	6 3	6 12	5	morn
82	23	Fri	6 0	6 14	1 44	4 42	6 1	6 14	1 38	1 29	6 1	6 14	1 30	6 1	6 13	1 8	4 22
83	24	Sat	5 59	6 15	2 41	5 54	5 59	6 15	2 35	2 40	5 59	6 15	2 27	5 59	6 14	2 7	3 54
84	25	Sun	5 57	6 17	3 27	7 8	5 58	6 16	3 21	3 53	5 58	6 16	3 15	5 58	6 14	2 57	3 8
85	26	Mon	5 55	6 18	3 53	8 17	5 56	6 17	3 49	5 1	5 56	6 17	3 44	5 57	6 15	3 30	4 17
86	27	Tues	5 53	6 19	4 33	9 17	5 54	6 18	4 30	6 3	5 54	6 18	4 27	5 56	6 16	4 18	5 17
87	28	Wed	5 52	6 20	5 0	10 9	5 52	6 19	4 59	6 55	5 53	6 19	4 57	5 55	6 16	4 53	6 6
88	29	Thur	5 50	6 21	5 24	10 56	5 51	6 20	5 24	7 39	5 51	6 20	5 24	5 54	6 17	5 24	6 59
89	30	Fri	5 48	6 22	rises	11 38	5 49	6 21	rises	8 20	5 50	6 20	rises	5 52	6 18	rises	7 38
90	31	Sat	5 46	6 23	8 30	ev. 19	5 47	6 22	8 26	9 5	5 48	6 21	8 22	5 51	6 19	8 11	8 19
90	31	Sat	5 45	6 24	9 43	1 1	5 46	6 23	9 38	9 47	5 47	6 22	9 33	5 50	6 19	9 17	9 9

MOON'S PHASES.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.		
	D.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	H. M.
Last Quarter,	6	5 17 Evening.	5 5 Evening.	4 53 Evening.	4 41 Evening.	1	12 12 28				
New Moon,	14	10 9 Evening.	9 57 Evening.	9 46 Evening.	9 34 Evening.	9	12 10 36				
First Quarter,	22	8 25 Morning.	8 13 Morning.	8 1 Morning.	7 49 Morning.	17	12 8 22				
Full Moon,	29	1 5 Morning.	0 53 Morning.	0 41 Morning.	0 29 Morning.	25	12 5 57				



THE AQUARIUM.

(See page 29.)

DURING the month of April, 1876, the NEW-YORK LIFE INSURANCE COMPANY paid insurance policies on the lives of thirty-five persons. The whole amount paid was \$80,808. The whole amount that had been paid to the Company by the holders of these policies was \$22,038.99. The gain to the families of the deceased was \$58,769.01. Thus they received back all the money the policies cost, together with 266 per cent. interest on the same.

PAUL says, "The parents *ought* to lay up for the children." He makes it a moral duty, he puts an *ought* in it. Now, some men can lay up but little—not enough to provide for the children long, if they themselves should be taken away before the children are able to provide for themselves. But the same consideration that makes

it a man's duty to lay up money for his children at all, makes it his duty to lay it up *in such a way* as will make it most beneficial to them. That is the reason why so many men *ought* to get their lives insured—why it is a matter of duty. They have not enough property to make their families comfortable were they to die now; were they to die any time before their children are grown they would not have enough; but by putting a part of what they *can* save every year into life insurance, they can be sure of leaving them comfortable.

GRATITUDE is the fairest blossom which springs from the soul, and the heart of man knoweth none more fragrant. While its opponent, ingratitude, is a deadly weed, not only poisonous in itself, but impregnating the very atmosphere in which it grows with feid vapors.

Fourth Month.

April, 1877.

Thirty Days

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	CALENDAR FOR BOSTON, N. Y. STATE, NEW ENGLAND, WISCONSIN, MICHIGAN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, NEW JERSEY, PENNSYLVANIA, CONNECTICUT, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, KENTUCKY, VIRGINIA, MISSOURI AND CALIFORNIA.			CALENDAR FOR CHARLESTON, N. CAROLINA, TENNESSEE, GEORGIA, ALABAMA, MISSISSIPPI AND LOUISIANA.			
			Sun Rises.	Sun Sets.	Moon Rises.	H. W. Boston.	Sun Rises.	Sun Sets.	Moon Rises.	H. W. N. Y.	Sun Rises.	Sun Sets.	Moon Rises.	Sun Rises.	Sun Sets.	Moon Rises.	H. W. Ch'n.
			H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
91	1		5 43	6 25	10 54	1 47	5 44	6 24	10 48	10 31	5 46	6 23	10 42	5 48	6 20	10 33	9 47
92	2	Mon	5 41	6 27	11 59	2 34	5 42	6 26	11 52	11 18	5 44	6 24	11 45	5 47	6 21	11 24	10 34
93	3	Tues	5 40	6 28	morn	3 25	5 41	6 27	morn	ev. 10	5 42	6 25	morn	5 46	6 21	morn	11 25
94	4	Wed	5 38	6 29	5 6	4 20	5 39	6 28	5 0	1 7	5 41	6 26	4 2	5 45	6 22	20	ev. 20
95	5	Thur	5 36	6 30	1 45	5 18	5 37	6 29	1 39	2 4	5 39	6 27	1 31	5 43	6 23	1 11	1 18
96	6	Fri	5 35	6 31	2 23	6 19	5 36	6 30	2 17	3 5	5 37	6 28	2 10	5 42	6 23	1 52	2 19
97	7	Sat	5 33	6 32	2 54	7 16	5 34	6 31	2 49	4 1	5 36	6 29	2 44	5 41	6 24	2 28	3 16
98	8		5 31	6 33	3 31	8 8	5 33	6 32	3 27	4 52	5 34	6 30	3 23	5 39	6 25	3 10	4 8
99	9	Mon	5 30	6 34	3 42	8 54	5 31	6 33	3 39	5 39	5 33	6 31	3 36	5 38	6 26	3 28	4 54
100	10	Tues	5 28	6 36	4 0	9 36	5 30	6 34	3 59	6 22	5 31	6 32	3 57	5 37	6 27	3 53	5 36
101	11	Wed	5 26	6 37	4 14	10 16	5 28	6 35	4 14	7 2	5 30	6 33	4 14	5 36	6 26	4 13	6 16
102	12	Thur	5 25	6 38	4 39	10 55	5 26	6 36	4 40	7 38	5 28	6 34	4 41	5 34	6 28	4 44	6 55
103	13	Fri	5 23	6 39	5 0	11 32	5 25	6 37	5 2	8 14	5 27	6 35	5 5	5 33	6 28	5 12	7 32
104	14	Sat	5 21	6 40	sets	morn	5 24	6 38	sets	8 57	5 25	6 36	sets	5 32	6 29	sets	8 11
105	15		5 20	6 41	9 18	11	5 22	6 39	9 13	9 42	5 24	6 37	9 7	5 31	6 30	8 50	8 56
106	16	Mon	5 18	6 42	10 30	5 6	5 20	6 40	10 23	10 28	5 23	6 38	10 17	5 30	6 31	9 56	9 44
107	17	Tues	5 16	6 43	11 38	1 44	5 19	6 41	11 31	11 19	5 21	6 39	11 23	5 28	6 31	11 2	10 37
108	18	Wed	5 15	6 45	morn	2 37	5 17	6 42	morn	morn	5 20	6 40	morn	5 27	6 32	morn	11 35
109	19	Thur	5 13	6 46	3 6	3 35	5 16	6 43	2 9	1 9	5 18	6 41	2 22	5 26	6 33	1	morn
110	20	Fri	5 12	6 47	1 26	4 39	5 14	6 44	1 20	1 26	5 17	6 42	1 14	5 25	6 33	5 5	3 9
111	21	Sat	5 10	6 48	2 4	5 47	5 13	6 45	1 59	2 33	5 16	6 42	1 54	5 24	6 34	1 39	1 47
112	22		5 9	6 49	2 37	6 55	5 11	6 46	2 33	3 40	5 14	6 43	2 30	5 23	6 35	2 19	2 55
113	23	Mon	5 7	6 50	3 2	7 54	5 10	6 47	3 0	4 39	5 13	6 44	2 58	5 21	6 36	2 51	3 54
114	24	Tues	5 6	6 51	3 25	8 50	5 8	6 48	3 24	5 35	5 11	6 45	3 24	5 20	6 36	3 22	4 50
115	25	Wed	5 4	6 52	3 49	9 40	5 7	6 49	3 50	6 26	5 10	6 46	3 51	5 19	6 37	3 54	5 49
116	26	Thur	5 3	6 53	4 12	10 26	5 6	6 50	4 14	7 12	5 9	6 47	4 16	5 18	6 38	4 13	6 26
117	27	Fri	5 1	6 55	rises	11 10	5 4	6 51	rises	7 52	5 8	6 48	rises	5 17	6 38	rises	7 10
118	28	Sat	5 0	6 56	8 44	11 54	5 3	6 52	8 38	8 37	5 6	6 49	8 32	5 16	6 39	8 15	7 54
119	29		4 58	6 57	9 42	ev. 37	5 2	6 53	9 35	9 23	5 5	6 50	9 29	5 15	6 40	9 8	8 37
120	30	Mo	4 57	6 58	10 44	1 26	5 0	6 55	10 37	10 12	5 4	6 51	10 29	5 14	6 41	10 8	9 26

MOON'S PHASES.	D.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.		
		H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	S.		
Last Quarter,	5	11 46	Morning.	11 34	Morning.	11 22	Morning.	11 10	Morning.	1	12	3 48
New Moon,	13	1 6	Evening.	0 54	Evening.	0 42	Evening.	0 30	Evening.	9	12	1 28
First Quarter,	20	2 53	Evening.	2 41	Evening.	2 29	Evening.	2 17	Evening.	17	11	59 26
Full Moon,	27	11 52	Morning.	11 40	Morning.	11 28	Morning.	11 16	Morning.	25	11	57 48



JEALOUSY.

(See page 29.)

DURING the month of May, 1876, the NEW-YORK LIFE INSURANCE COMPANY paid insurance policies on the lives of forty persons. The whole amount paid was \$149,242. The whole amount that had been paid to the Company by the holders of these policies was \$54,576.35. The gain to the families of the deceased was \$94,665.65. Thus they received back all the money the policies cost, together with 173 per cent. interest on the same.

THE man who is only honest because he thinks honesty is the best policy, is not really an honest man. Honesty is not swerving policy, but stable principle. An honest man is honest from his inmost soul, nor deigns to stoop to aught that is mean, though great results hang on the petty fraud.

THERE are many reasons why men should insure their lives, but there is One Great Reason which will commend itself to most persons with greater force than any other, and that is, *should they die within the next ten or fifteen years, the probability is that they would not leave enough property to support their families comfortably.* This is a reason for insuring life which every man who has any one depending upon him for support ought to look squarely in the face, decide candidly what his duty is, and then do it promptly.

“WAS the crowd tumultuous?” inquired one man of another who had just come from a mass-meeting. “Too multuous,” replied the other. “Oh, no! just about multuous enough to fill the hall comfortably.”

Fifth Month.

May, 1877.

Thirty-one Days

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	CALENDAR FOR BOSTON, N. Y. STATE, NEW ENGLAND, WISCONSIN, MICHIGAN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, NEW JERSEY, PENNSYLVANIA, CONNECTICUT, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, KENTUCKY, VIRGINIA, MISSOURI AND CALIFORNIA.			CALENDAR FOR CHARLESTON, N. CAROLINA, TENNESSEE, GEORGIA, ALABAMA, MISSISSIPPI AND LOUISIANA.			
			Sun Rises.	Sun Sets.	Moon Rises.	H. W. Boston	Sun Rises.	Sun Sets.	Moon Rises.	H. W. N. Y.	Sun Rises.	Sun Sets.	Moon Rises.	Sun Rises.	Sun Sets.	Moon Rises.	H. W. Ch. n.
121	1	Tues	4 56	7 0	11 39	2 14	4 59	6 56	11 32	10 56	5 2	6 52	11 24	5 13	6 42	11 3	10 14
122	2	Wed	4 54	7 1	morn	3 2	4 58	6 57	morn	11 47	5 1	6 53	morn	5 12	6 43	11 46	11 2
123	3	Thur	4 53	7 2	19	3 52	4 56	6 58	13	ev. 38	5 0	6 54	6	5 11	6 44	morn	11 52
124	4	Fri	4 52	7 3	54	4 43	4 55	6 59	48	1 30	4 59	6 55	43	5 10	6 45	26	ev 43
125	5	Sat	4 51	7 4	1 20	5 35	4 54	7 0	1 16	2 21	4 58	6 56	1 12	5 9	6 45	58	1 35
126	6	Sun	4 49	7 5	1 43	6 26	4 53	7 1	1 40	3 12	4 57	6 57	1 37	5 8	6 46	1 27	2 26
127	7	Mon	4 48	7 6	2 3	7 17	4 52	7 2	2 1	4 2	4 55	6 58	1 59	5 7	6 47	1 53	3 17
128	8	Tues	4 47	7 7	2 23	8 6	4 51	7 3	2 22	4 50	4 54	6 59	2 22	5 7	6 47	2 19	4 6
129	9	Wed	4 46	7 8	2 41	8 51	4 49	7 4	2 42	5 36	4 53	7 0	2 42	5 6	6 48	2 44	4 51
130	10	Thur	4 44	7 9	3 11	9 35	4 48	7 5	3 13	6 21	4 52	7 1	3 14	5 5	6 49	3 41	5 35
131	11	Fri	4 43	7 10	3 26	10 20	4 47	7 6	3 28	7 6	4 51	7 2	3 31	5 4	6 49	3 41	6 20
132	12	Sat	4 42	7 11	3 55	11 6	4 46	7 7	4 0	7 48	4 50	7 2	4 4	5 3	6 50	4 18	7 6
133	13	Sun	4 41	7 12	sets	11 54	4 45	7 8	sets	8 37	4 49	7 3	sets	5 2	6 51	sets	7 54
134	14	Mon	4 40	7 13	9 25	morn	4 44	7 9	9 18	9 30	4 49	7 4	9 11	5 1	6 52	54	1 27
135	15	Tues	4 39	7 14	10 29	4 44	4 43	7 10	10 22	10 23	4 48	7 5	10 14	5 1	6 52	9 53	9 38
136	16	Wed	4 38	7 15	11 20	5 38	4 42	7 11	11 14	11 15	4 46	7 6	11 7	5 0	6 53	10 47	10 33
137	17	Thur	4 37	7 16	morn	2 33	4 41	7 12	11 59	morn	4 46	7 7	11 54	5 0	6 54	11 37	11 29
138	18	Fri	4 36	7 17	4	3 29	4 40	7 13	morn	15	4 45	7 8	morn	4 58	6 54	morn	morn
139	19	Sat	4 35	7 18	38	4 27	4 39	7 14	35	1 14	4 44	7 9	30	4 56	6 55	18	1 27
140	20	Sun	4 34	7 19	1 6	5 27	4 39	7 15	1 4	2 13	4 43	7 10	1 1	4 58	6 55	54	1 27
141	21	Mon	4 33	7 20	1 31	6 25	4 38	7 16	1 30	3 11	4 43	7 10	1 29	4 57	6 56	1 26	2 25
142	22	Tues	4 32	7 21	1 53	7 22	4 37	7 17	1 53	4 7	4 42	7 11	1 54	4 57	6 57	1 55	3 22
143	23	Wed	4 31	7 22	2 16	8 17	4 36	7 18	2 18	5 1	4 41	7 12	2 19	4 56	6 57	2 25	4 17
144	24	Thur	4 31	7 23	2 38	9 9	4 36	7 19	2 41	5 54	4 41	7 13	2 45	4 56	6 58	2 55	5 5
145	25	Fri	4 30	7 24	3 5	9 58	4 35	7 20	3 10	6 44	4 40	7 14	3 14	4 55	6 59	3 29	5 58
146	26	Sat	4 29	7 25	3 30	10 48	4 34	7 20	3 41	7 32	4 39	7 14	3 47	4 55	7 0	4 5	6 48
147	27	Sun	4 29	7 26	rises	11 33	4 34	7 21	rises	8 15	4 39	7 15	rises	4 54	7 0	rises	7 33
148	28	Mon	4 28	7 27	9 28	ev. 20	4 33	7 22	9 21	9 6	4 38	7 16	9 13	4 54	7 1	8 51	8 20
149	29	Tues	4 27	7 28	10 15	1 7	4 32	7 23	10 8	9 53	4 38	7 17	10 1	4 54	7 1	9 40	9 7
150	30	Wed	4 27	7 28	10 52	1 52	4 32	7 23	10 46	10 37	4 37	7 17	10 40	4 53	7 2	10 22	9 52
151	31	Thur	4 26	7 29	11 21	2 37	4 31	7 24	11 16	11 19	4 37	7 18	11 11	4 53	7 2	10 27	10 37

MOON'S PHASES.	D.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.	
		H. M.		H. M.		H. M.		H. M.		D.	H. M. S.
Last Quarter,	5	6 35	Morning.	6 23	Morning.	6 11	Morning.	5 59	Morning.	1	11 56 55.
New Moon,	13	0 45	Morning.	0 33	Morning.	0 21	Morning.	0 9	Morning.	9	11 56 15
First Quarter,	19	8 12	Evening.	8 0	Evening.	7 48	Evening.	7 36	Evening.	17	11 56 11
Full Moon,	26	11 21	Evening.	11 9	Evening.	10 57	Evening.	10 45	Evening.	25	11 56 43



MAY DREAMS.

(See page 29.)

DURING the month of June, 1876, the NEW-YORK LIFE INSURANCE COMPANY paid insurance policies on the lives of thirty-seven persons. The whole amount paid was \$152,747. The whole amount that had been paid to the Company by the holders of these policies was \$52,348.09. The gain to the families of the deceased was \$100,398.91. Thus they received back all the money the policies cost, together with 191 per cent. interest on the same.

THAT peace is an evil peace that doth shut truth out-of-doors. If peace and truth cannot go together, truth is to be preferred, and rather to be chosen for a companion than peace.

MOMENTS of triumph are not always moments of happiness.—Mrs. Ellis.

RECENTLY two young gentlemen were gravely discussing the social problem, whether or not etiquette demands that a young lady upon parting with her gentlemen callers at the gate or the hall door, should ask them to call again. One insisted that such an invitation was the proper thing to do. The other denied it; "because," said he, "I go to see a young lady who knows what politeness requires, and she never asks me to call again."

THE husks of emptiness rustle in every wind; the full corn in the ear holds up its golden fruit noiselessly to the Lord of the harvest.

—Whittier.

NO man can avoid his own company, so he had best make it as good as possible.

Sixth Month.

June, 1877.

Thirty Days

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	CALENDAR FOR BOSTON, N. Y. STATE, NEW ENGLAND, WISCONSIN, MICHIGAN, IOWA, AND OREGON.				CALENDAR FOR N. Y., CITY, PHILADELPHIA, NEW JERSEY, PENNSYLVANIA, CONNECTICUT, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, KENTUCKY, VIRGINIA, MISSOURI AND CALIFORNIA.			CALENDAR FOR CHARLESTON, N. CAROLINA, TENNESSEE, GEORGIA, ALABAMA, MISSISSIPPI AND LOUISIANA.			
			Sun Rises.	Sun Sets.	Moon Rises.	H. W. Boston	Sun Rises.	Sun Sets.	Moon Rises.	H. W. N. Y.	Sun Rises.	Sun Sets.	Moon Rises.	Sun Rises.	Sun Sets.	Moon Rises.	H. W. Ch'n.
			H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
152	1	Fri	4 25	7 30	11 45	3 20	4 31	7 24	11 42	ev. 5	4 36	7 19	11 38	4 52	7 3	11 27	11 20
153	2	Sat	4 25	7 30	morn	4 2	4 30	7 25	morn	49	4 36	7 19	morn	4 52	7 3	11 55	ev. 2
154	3	Sun	4 25	7 31	7	4 49	4 30	7 26	5	1 36	4 30	7 20	2	4 52	7 4	morn	49
155	4	Mon	4 24	7 32	25	5 34	4 30	7 25	23	2 20	4 35	7 21	22	4 52	7 4	19	1 34
156	5	Tues	4 24	7 32	45	6 23	4 29	7 27	45	3 9	4 35	7 21	45	4 52	7 5	45	2 23
157	6	Wed	4 24	7 33	1 4	7 14	4 29	7 28	1 6	3 59	4 35	7 22	1 7	4 51	7 5	1 11	3 14
158	7	Thur	4 23	7 33	1 26	8 6	4 29	7 28	1 28	4 50	4 34	7 23	1 31	4 51	7 6	1 39	4 6
159	8	Fri	4 23	7 34	1 52	8 59	4 29	7 29	1 57	5 44	4 34	7 23	2 0	4 51	7 6	2 12	4 59
160	9	Sat	4 23	7 35	2 23	9 53	4 28	7 30	2 28	6 39	4 34	7 24	2 34	4 51	7 7	2 50	5 53
161	10	Sun	4 23	7 36	3 5	10 49	4 28	7 30	3 11	7 33	4 34	7 24	3 18	4 51	7 7	3 37	6 49
162	11	Mon	4 22	7 36	sets	11 43	4 28	7 31	sets	8 25	4 31	7 25	sets	4 51	7 8	sets	7 43
163	12	Tues	4 22	7 37	9 13	morn	4 28	7 31	9 6	9 21	4 34	7 25	8 59	4 51	7 8	8 38	8 35
164	13	Wed	4 22	7 37	10 2	35	4 28	7 32	9 57	10 16	4 34	7 26	9 51	4 51	7 8	9 33	9 21
165	14	Thur	4 22	7 38	10 30	1 21	4 28	7 32	10 31	11 6	4 34	7 26	10 29	4 51	7 9	10 16	10 23
166	15	Fri	4 22	7 38	11 9	2 23	4 28	7 32	11 7	11 59	4 31	7 26	11 4	4 51	7 9	10 55	11 14
167	16	Sat	4 22	7 38	11 34	3 4	4 28	7 33	11 33	morn	4 34	7 27	11 32	4 51	7 9	11 27	morn
168	17	Sun	4 22	7 39	11 57	4 4	4 28	7 33	11 57	51	4 34	7 27	11 57	4 51	7 10	11 57	4
169	18	Mon	4 22	7 39	morn	4 56	4 28	7 33	morn	1 43	4 34	7 28	morn	4 51	7 10	morn	56
170	19	Tues	4 22	7 39	20	5 51	4 28	7 34	21	2 37	4 34	7 28	22	4 52	7 10	27	1 51
171	20	Wed	4 23	7 40	40	6 47	4 29	7 34	43	3 33	4 34	7 28	46	4 52	7 11	54	2 47
172	21	Thur	4 23	7 40	1 8	7 44	4 29	7 34	1 12	4 29	4 34	7 28	1 16	4 52	7 11	1 20	3 44
173	22	Fri	4 23	7 40	1 39	8 41	4 29	7 34	1 44	5 29	4 35	7 28	1 50	4 52	7 11	2 6	4 44
174	23	Sat	4 23	7 40	2 16	9 38	4 29	7 34	2 23	6 24	4 35	7 29	2 29	4 52	7 11	2 49	5 38
175	24	Sun	4 23	7 40	3	10 29	4 29	7 35	3 8	7 14	4 35	7 29	3 15	4 53	7 11	3 27	6 29
176	25	Mon	4 24	7 41	sets	11 20	4 30	7 35	rises	8 2	4 35	7 29	4 16	4 53	7 11	rises	7 20
177	26	Tues	4 24	7 41	8 51	ev. 3	4 30	7 35	8 45	8 48	4 35	7 29	8 38	4 53	7 12	8 20	8 3
178	27	Wed	4 24	7 41	9 23	47	4 30	7 35	9 18	9 33	4 37	7 29	9 41	4 54	7 12	8 56	8 47
179	28	Thur	4 25	7 40	9 49	2 7	4 29	7 35	9 45	10 11	4 37	7 29	10 41	4 54	7 12	9 28	9 21
180	29	Fri	4 25	7 40	10 18	2 46	4 29	7 35	10 17	10 48	4 37	7 29	10 42	4 54	7 12	10 4	10 6
181	30	Sat	4 26	7 40	10 29	2 44	4 29	7 35	10 27	11 26	4 37	7 29	10 26	4 55	7 12	10 21	10 44

MOON'S PHASES.	D.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.		
		H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	S.		
Last Quarter,	4	0 25	Morning.	0 15	Morning.	0 3	Morning.	11 51	Ev'g 3d.	1	11 57	36
New Moon,	11	9 48	Morning.	9 36	Morning.	9 24	Morning.	9 12	Morning.	9	11 59	1
First Quarter,	18	1 40	Morning.	1 28	Morning.	1 16	Morning.	1 4	Morning.	17	12 0	41
Full Moon,	25	0 9	Evening.	11 57	Morning.	1 45	Evening.	11 33	Morning.	25	12 2	24



GIVING BACK HIS RING.

(See page 30.)

THE man of business ought to insure his life, because the hazards of business are great, and his death might leave his family without a penny. If he puts from \$100 to \$500 in life insurance every year, he is able to employ all his remaining surplus in his business, and at the same time he runs no risk of leaving all his property locked up in his business at his death. If he fails he still has his life policy, and need have no fears for his family's welfare in case a worse thing should befall him. Remember a premium multiplies itself many times in case of death.

IN "Uncle Consider's temperance lecture," Eli Perkins condenses all that can be said against the use of liquor in the single clause, "Get the best of whisky, Eli, and whisky will get the best of you."

THE law of love is the best rule of life, and to speak ill of others is to be allowed only when love requires it. Censure is as just at some times as praise at others. Only let it be in love. But if the truth is not to be spoken always, if silence is better than speech when speaking the truth would do evil and no good, how wicked and how dangerous it is to utter a word of untruth, even a breath of suspicion, a trifling hint or insinuation that may soil the fair face of a spotless name, and dim the luster of a virtuous character. The tongue is a little member, but it is a mighty power. And words once spoken can never, never, never be unsaid.

TRUTHS hang together in a chain of mutual dependence; you cannot draw one link without attracting others.

Seventh Month.

July, 1877.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	CALENDAR FOR BOSTON, N. Y. STATE, NEW ENGLAND, WISCONSIN, MICHIGAN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, NEW JERSEY, PENNSYLVANIA, CONNECTICUT, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, KENTUCKY, VIRGINIA, MISSOURI AND CALIFORNIA.				CALENDAR FOR CHARLESTON, N. CAROLINA, TENNESSEE, GEORGIA, ALABAMA, MISSISSIPPI AND LOUISIANA.			
			Sun Rises.	Sun Sets.	Moon Rises.	H. W. Boston	Sun Rises.	Sun Sets.	Moon Rises.	H. W. N. Y.	Sun Rises.	Sun Sets.	Moon Rises.	Sun Rises.	Sun Sets.	Moon Rises.	H. W. Ch'n.	
182	1	Mon	4 26	7 40	10 48	3 21	4 32	7 35	10 47	ev. 6	4 38	7 29	10 47	4 55	7 12	10 46	11 21	
183	2	Tues	4 26	7 40	11 8	4 0	4 32	7 35	11 8	4 7	4 38	7 29	11 9	4 55	7 12	11 12	12 0	
184	3	Wed	4 27	7 40	11 26	4 43	4 33	7 31	11 28	1 30	4 39	7 29	11 30	4 56	7 12	11 37	ev 43	
185	4	Thur	4 28	7 40	11 49	5 31	4 33	7 34	11 53	2 17	4 39	7 28	11 56	4 56	7 11	morn	1 31	
186	5	Fri	4 29	7 39	morn	6 25	4 34	7 34	morn	3 11	4 40	7 28	morn	4 57	7 11	7	2 25	
187	6	Sat	4 29	7 39	10	7 25	4 35	7 34	23	4 10	4 41	7 28	28	4 57	7 11	43	3 25	
188	7	Sun	4 30	7 39	55	8 30	4 35	7 33	1	5 15	4 41	7 28	1	7	4 58	7 11	1 25	4 30
189	8	Mon	4 30	7 38	1 40	9 34	4 36	7 33	1 47	6 20	4 42	7 27	1 54	4 58	7 11	2 15	5 34	
190	9	Tues	4 31	7 38	2 40	10 37	4 37	7 33	2 47	7 21	4 42	7 27	2 55	4 59	7 11	3 16	6 36	
191	10	Wed	4 32	7 38	3 50	11 32	4 37	7 32	3 57	8 14	4 43	7 27	4 4	4 59	7 10	4 25	7 32	
192	11	Thur	4 33	7 37	sets	morn	4 38	7 32	sets	9 12	4 44	7 26	sets	5 0	7 10	sets	8 25	
193	12	Fri	4 33	7 37	9 8	25	4 39	7 31	9 5	10 2	4 44	7 26	9 1	5 0	7 10	8 51	9 16	
194	13	Sat	4 34	7 36	9 36	1 16	4 39	7 31	9 34	10 47	4 45	7 25	9 32	5 1	7 9	9 76	10 5	
195	14	Sun	4 35	7 36	10 0	2 5	4 40	7 30	10 0	11 32	4 46	7 25	9 59	5 2	7 9	9 58	10 48	
196	15	Mon	4 36	7 35	10 22	2 48	4 41	7 30	10 23	morn	4 46	7 24	10 24	5 2	7 9	10 27	11 34	
197	16	Tues	4 37	7 34	10 47	3 44	4 42	7 29	10 49	20	4 47	7 24	10 52	5 3	7 8	10 57	morn	
198	17	Wed	4 37	7 34	11 13	4 24	4 43	7 29	11 16	1 11	4 48	7 23	11 20	5 3	7 8	11 32	24	
199	18	Thur	4 38	7 33	11 40	5 17	4 44	7 28	11 45	2 3	4 49	7 23	11 50	5 4	7 7	morn	1 17	
200	19	Fri	4 39	7 32	morn	6 18	4 44	7 27	morn	3 4	4 50	7 22	morn	5 5	7 7	7	2 18	
201	20	Sat	4 40	7 31	15	7 20	4 45	7 26	21	4 5	4 51	7 21	27	5 5	7 6	46	3 20	
202	21	Sun	4 41	7 30	58	8 23	4 46	7 26	1 4	5 8	4 52	7 21	1 12	5 6	7 6	1 32	4 23	
203	22	Mon	4 42	7 30	1 49	9 20	4 47	7 25	1 59	6 6	4 52	7 20	2 3	5 6	7 5	2 25	5 20	
204	23	Tues	4 43	7 29	2 46	10 13	4 48	7 24	2 53	6 59	4 53	7 19	3 0	5 7	7 5	3 21	6 13	
205	24	Wed	4 44	7 28	rises	11 1	4 48	7 23	rises	7 44	4 54	7 18	rises	5 8	7 4	rises	7 1	
206	25	Thur	4 45	7 27	7 53	11 43	4 49	7 23	7 48	8 25	4 55	7 18	7 44	5 8	7 4	7 30	7 43	
207	26	Fri	4 46	7 26	8 16	ev 20	4 50	7 22	8 13	9 6	4 56	7 17	8 9	5 9	7 3	7 59	8 20	
208	27	Sat	4 47	7 25	8 36	57	4 51	7 21	8 31	9 43	4 57	7 16	8 32	5 10	7 2	8 25	8 57	
209	28	Sun	4 48	7 24	8 52	1 31	4 52	7 20	8 52	10 16	4 58	7 15	8 51	5 10	7 1	8 48	9 31	
210	29	Mon	4 49	7 23	9 10	2 5	4 53	7 19	9 11	10 47	4 58	7 14	9 11	5 11	7 0	9 19	10 42	
211	30	Tues	4 50	7 22	9 31	2 42	4 54	7 18	9 32	11 24	4 59	7 13	9 34	5 12	7 0	9 32	10 5	
212	31	Wed	4 51	7 21	9 53	3 19	4 55	7 17	9 55	ev. 4	4 59	7 12	9 58	5 12	6 59	10 7	11 19	

MOON'S PHASES.	D.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.	
		H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	S.	
Last Quarter,	3	4 18	Evening.	4 6	Evening.	3 54	Evening.	3 42	Evening.	1	12 3 36
New Moon,	10	5 22	Evening.	5 10	Evening.	4 58	Evening.	4 46	Evening.	9	12 4 58
First Quarter,	17	8 28	Morning.	8 16	Morning.	8 4	Morning.	7 52	Morning.	17	12 5 53
Full Moon,	25	2 35	Morning.	2 23	Morning.	2 11	Morning.	1 59	Morning.	25	12 6 14



THE LIFE-BOAT.

(See page 30.)

DURING the month of August, 1876, the NEW-YORK LIFE INSURANCE COMPANY paid thirty-three death-claims, amounting in all to \$103,176. The whole amount that had been paid for these policies was \$31,112.70. The gain to the families of the deceased was \$72,063.30. Thus they received back all the money the policies cost, together with 231 per cent. interest on the same.

A WELL-ORDERED house is a paradise on earth. No other earthly pleasure is equal to the calm contentment of the family fireside. The excitement of even successful business is attended with vexation; the enjoyments of travel are associated with fatigue and danger; and even the pleasures of knowledge are combined with bitterness. But the happiness of the fireside is unalloyed.

IT is better to yield a little than to quarrel a great deal. The habit of standing up, as people call it, for their (little) rights, is one of the most disagreeable and undignified things. Life is too short for the perpetual bickering which attends such a disposition; and unless a very momentous affair, indeed, where other people's claims and interests are involved, is it not wiser and more dignified to yield somewhat of our precious rights, than squabble to maintain them?

THE "Tontine Investment Policy" of the New-York Life offers special and desirable features. It practically gives Endowment Insurance at life rates. The estimated profits of those who survive their Tontine periods are large, while the profits of those who die early are necessarily large.

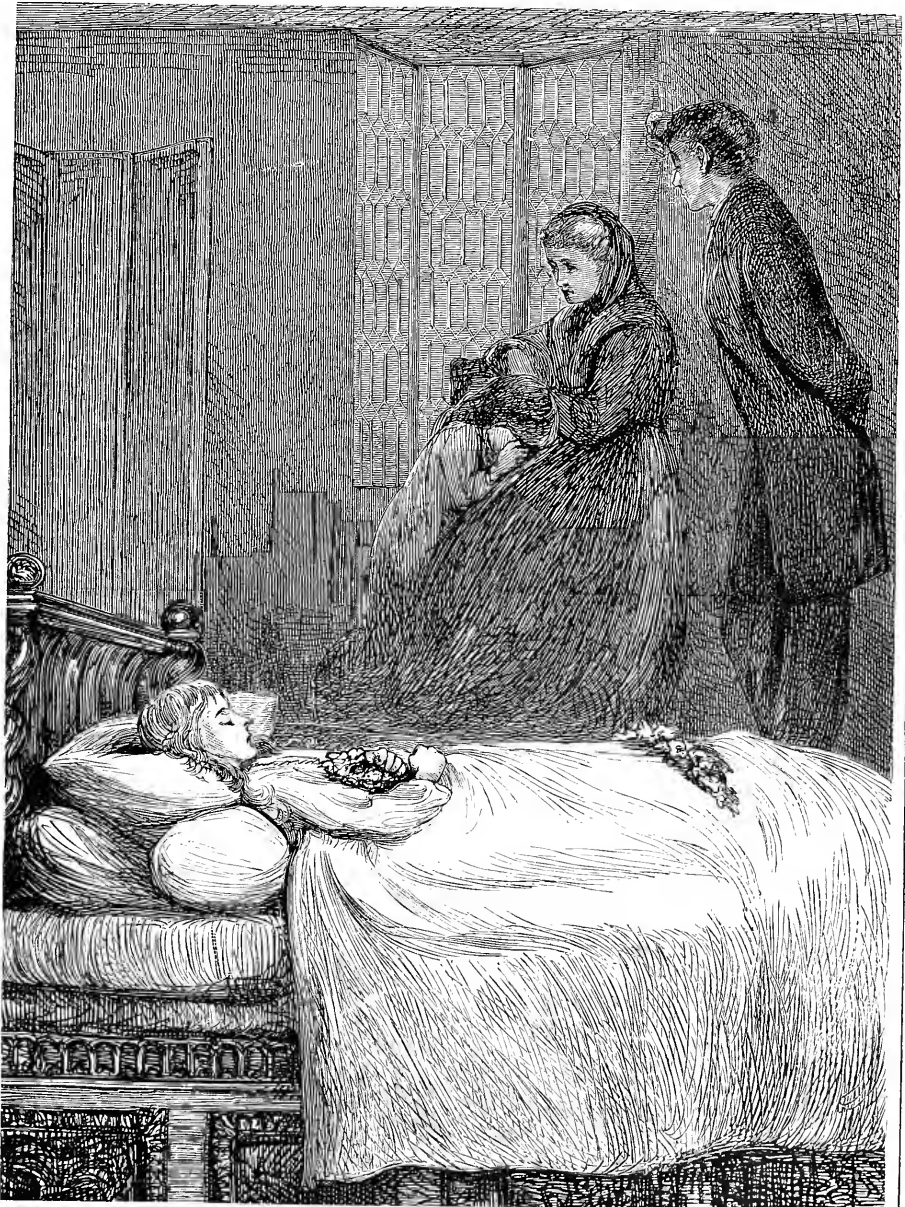
Eight Month.

August, 1877.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	CALENDAR FOR BOSTON, N. Y. STATE, NEW ENGLAND, WISCONSIN, MICHIGAN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, NEW JERSEY, PENNSYLVANIA, CONNECTICUT, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, KENTUCKY, VIRGINIA, MISSOURI AND CALIFORNIA.				CALENDAR FOR CHARLESTON, N. CAROLINA, TENNESSEE, GEORGIA, ALABAMA, MISSISSIPPI AND LOUISIANA.			
			Sun Rises.	Sun Sets.	Moon Rises.	H. W. Boston	Sun Rises.	Sun Sets.	Moon Rises.	H. W. N. Y.	Sun Rises.	Sun Sets.	Moon Rises.	Sun Rises.	Sun Sets.	Moon Rises.	H. W. Ch'n.	
			H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
213	1	Wed	4 52	7 20	10 17	4 1	4 56	7 16	10 21	ev. 48	5 0	7 11	10 25	5 13	6 58	10 38	ev. 1	
214	2	Thu	4 53	7 18	10 48	4 52	4 57	7 14	10 53	1 39	5 1	7 10	10 59	5 14	6 58	11 15	52	
215	3	Fri	4 54	7 17	11 28	5 51	4 58	7 13	11 34	2 37	5 2	7 9	11 41	5 15	6 57	morn	1 51	
216	4	Sat	4 55	7 16	morn	7 0	4 59	7 12	morn	3 45	5 3	7 8	morn	5 15	6 56	1	3 0	
217	5	Mon	4 56	7 15	20	8 12	5 0	7 11	27	4 56	5 4	7 7	35	5 16	6 55	56	4 12	
218	6	Tues	4 57	7 14	1 25	9 21	5 1	7 10	1 31	6 7	5 5	7 6	1 39	5 17	6 54	2	5 21	
219	7	Wed	4 58	7 12	2 41	10 25	5 2	7 9	2 47	7 11	5 6	7 5	2 53	5 17	6 53	3 12	6 25	
220	8	Thu	4 59	7 11	4 01	11 21	5 3	7 7	4 06	8 03	5 6	7 4	4 12	5 18	6 52	4 27	7 21	
221	9	Fri	4 59	7 10	sets	morn	5 4	7 6	sets	8 53	5 7	7 2	sets	5 19	6 51	sets	8 8	
222	10	Sat	5 0	7 8	3	8	5 5	7 5	8 1	9 38	5 8	7 1	8 0	5 19	6 50	7 57	8 52	
223	11	Mon	5 0	7 8	3 25	5 2	7 4	8 25	10 22	5 9	7 0	8 26	5 20	6 49	8 27	9 37		
224	12	Tues	5 0	7 6	8 49	1 37	5 7	8 51	11 3	6 10	6 59	8 43	5 21	6 48	8 59	10 20		
225	13	Wed	5 0	7 4	9 12	2 20	5 8	9 16	11 50	5 11	6 58	9 19	5 21	6 47	9 30	11 5		
226	14	Thu	5 0	7 3	9 41	3 5	9 7	9 46	morn	5 12	6 56	9 51	5 22	6 46	10 5	11 54		
227	15	Fri	5 0	7 1	10 14	3 54	5 10	6 58	10 20	40	5 13	6 54	10 26	5 23	6 45	10 44	morn	
228	16	Sat	5 0	7 0	10 55	4 52	5 11	6 57	11 2	1 38	5 14	6 53	11 9	5 23	6 44	11 30	51	
229	17	Mon	5 0	6 58	11 44	5 52	5 12	6 55	11 51	2 38	5 15	6 52	11 58	5 24	6 43	morn	1 52	
230	18	Tues	5 0	6 57	morn	7 0	5 13	6 54	morn	3 45	5 16	6 51	morn	5 25	6 42	20	3 1	
231	19	Wed	5 0	6 55	39	8 01	5 14	6 53	46	4 46	5 17	6 50	53	5 25	6 41	1 14	4 1	
232	20	Thu	5 0	6 54	1 49	9 01	5 15	6 51	1 47	5 46	5 17	6 48	1 53	5 26	6 40	2 13	5 1	
233	21	Fri	5 0	6 52	2 45	9 51	5 16	6 50	2 50	7 37	5 18	6 47	2 56	5 27	6 38	3 12	5 51	
234	22	Sat	5 0	6 51	7 48	10 35	5 17	6 48	rises	5 19	6 45	6 47	3 27	5 28	6 37	rises	5 35	
235	23	Mon	5 0	6 49	6 41	11 14	5 17	6 47	6 59	7 56	5 20	6 44	6 36	5 28	6 36	6 29	7 14	
236	24	Tues	5 0	6 48	7 1	11 48	5 18	6 45	6 59	8 31	5 21	6 43	6 18	5 29	6 35	6 54	7 48	
237	25	Wed	5 0	6 46	7 8	ev. 20	5 19	6 44	7 18	9 7	5 22	6 42	6 58	5 30	6 34	7 18	8 20	
238	26	Thu	5 0	6 44	7 37	5 55	5 20	6 42	8 38	9 41	5 23	6 40	7 39	5 30	6 32	7 43	8 55	
239	27	Fri	5 0	6 43	7 57	1 29	5 21	6 41	8 0	10 44	5 24	6 38	8 2	5 31	6 31	8 10	9 29	
240	28	Sat	5 0	6 41	8 30	2 6	5 22	6 39	8 34	10 48	5 25	6 37	8 37	5 32	6 30	8 49	10 6	
241	29	Mon	5 0	6 39	8 50	2 47	5 23	6 37	8 55	11 49	5 26	6 35	9 0	5 32	6 29	9 15	10 47	
242	30	Tues	5 0	6 38	9 23	3 32	5 24	6 36	9 29	ev. 18	5 26	6 34	9 26	5 33	6 28	9 54	11 32	
243	31	Wed	5 23	6 36	10 10	4 26	5 25	6 34	10 16	1 13	5 27	6 32	10 34	5 33	6 27	10 44	ev 26	

MOON'S PHASES.	D.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.		
		H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	M. S.		
Last Quarter,	2	5 37	Morning.	5 25	Morning.	5 13	Morning.	5 1	Morning.	1	12 6	2
New Moon,	9	0 34	Morning.	0 21	Morning.	0 9	Morning.	11 57	Ev'g, 8th.	9	12 5	12
First Quarter,	15	5 44	Evening.	5 32	Evening.	5 20	Evening.	5 8	Evening.	17	12 3	46
Full Moon,	23	6 26	Evening.	6 14	Evening.	6 2	Evening.	5 50	Evening.	25	12 1	47
Last Quarter,	31	4 31	Evening.	4 19	Evening.	4 7	Evening.	3 55	Evening.	31	12 0	1



"SHE IS NOT DEAD, BUT SLEEPETH."

(See page 31.)

A TART temper never mellows with age; and a sharp tongue is the only edged tool that grows keener with constant use.—*Irving.*

S UCCCESS is full of promise till men get it, and then it is as a last year's nest, from which the bird has flown.

THE man who is in debt ought to insure his life for the benefit both of his family and of his creditors. It is not honorable to leave his capacity to pay the debt he owes to both uninsured. Fire will render a mortgage on a building valueless, unless the mortgagee hold also a fire policy of insurance. So everything that makes a debtor's note worth anything is liable to be destroyed by death. If he does not wish to leave to his children a tarnished name and a heritage of poverty, let him insure his life.

A PROFESSOR asked his class: "What is the Aurora?" A student, scratching his head, replied: "Well, professor, I did know; but I have forgotten." "Well that is sad, very sad," rejoined the professor. "The only man in the world that ever knew has forgotten it."

THE best part of human character is the tenderness and delicacy of feeling in little matters, the desire to soothe and please others,—*minutiae* of the social virtues. Some ridicule these feminine attributes, which are left out of many men's natures; but the brave, the intellectual, the eloquent, have been known to possess these qualities,—the braggart, the weak, never! Benevolence and feeling ennoble the most trifling actions.

WHEN you attempt anything that is right, go through with it. Be not easily discouraged. Form habits of perseverance. Yield not to sloth, and sleep, and fickleness. To resist all these will not be easy, but you will feel that you have done right when you get through.

Ninth Month.

September, 1877.

Thirty Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	CALENDAR FOR BOSTON, N. Y. STATE, NEW ENGLAND, WISCONSIN, MICHIGAN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, NEW JERSEY, PENNSYLVANIA, CONNECTICUT, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, KENTUCKY, VIRGINIA, MISSOURI AND CALIFORNIA.			CALENDAR FOR CHARLESTON, N. CAROLINA, TENNESSEE, GEORGIA, ALABAMA, MISSISSIPPI AND LOUISIANA.			
			Sun Rises.	Sun Sets.	Moon Rises.	H. W. Boston	Sun Rises.	Sun Sets.	Moon Rises.	H. W. N. Y.	Sun Rises.	Sun Sets.	Moon Rises.	Sun Rises.	Sun Sets.	Moon Rises.	H. W. Ch'n.
			H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
244	1	Sat	5 24	6 35	11 7	5 32	5 26	6 33	11 14	2 18	5 28	6 31	11 21	5 34	6 25	11 43	1 32
245	2	Sun	5 26	6 33	morn	6 45	5 27	6 31	morn	3 31	5 29	6 29	morn	5 35	6 24	morn	2 45
246	3	Mon	5 27	6 31	6	7 59	5 28	6 29	12	4 44	5 30	6 28	20	5 35	6 22	43	3 59
247	4	Tue	5 28	6 29	1 31	9 7	5 29	6 28	1 37	5 52	5 31	6 26	1 43	5 36	6 21	2 0	5 7
248	5	Wed	5 29	6 28	2 52	10 5	5 30	6 26	2 56	6 51	5 32	6 25	3 0	5 37	6 20	3 13	6 5
249	6	Thur	5 30	6 26	4 13	10 57	5 31	6 25	4 15	7 40	5 33	6 23	4 18	5 37	6 19	4 27	6 57
250	7	Fri	5 31	6 24	sets	11 43	5 32	6 23	sets	8 25	5 34	6 22	sets	5 38	6 17	sets	7 43
251	8	Sat	5 32	6 22	6 49	morn	5 33	6 21	6 50	9 11	5 35	6 21	6 52	5 39	6 16	6 55	8 24
252	9	Sun	5 33	6 21	7 13	24	5 34	6 20	7 16	9 54	5 35	6 20	7 18	5 39	6 15	7 27	9 8
253	10	Mon	5 34	6 19	7 40	1 8	5 35	6 18	7 44	10 33	5 36	6 18	7 49	5 40	6 13	8 1	9 51
254	11	Tue	5 35	6 17	8 13	1 51	5 36	6 16	8 18	11 23	5 37	6 17	8 24	5 41	6 12	8 40	10 41
255	12	Wed	5 36	6 15	8 54	2 41	5 37	6 15	8 57	morn	5 38	6 15	9 4	5 42	6 11	9 44	11 31
256	13	Thur	5 37	6 14	9 37	3 31	5 38	6 13	9 44	17	5 39	6 14	9 52	5 43	6 10	10 13	morn
257	14	Fri	5 38	6 12	10 32	4 28	5 39	6 11	10 39	1 15	5 40	6 12	10 47	5 43	6 8	11 8	28
258	15	Sat	5 39	6 10	11 33	5 31	5 40	6 9	11 39	2 17	5 41	6 10	11 40	5 43	6 7	morn	1 31
259	16	Sun	5 40	6 8	morn	6 36	5 41	6 8	morn	3 22	5 42	6 9	morn	5 44	6 5	6	2 36
260	17	Mon	5 41	6 7	36	7 36	5 42	6 6	41	4 21	5 43	6 7	47	5 45	6 4	1 5	3 36
261	18	Tue	5 43	6 5	1 40	8 31	5 43	6 4	1 44	5 16	5 44	6 0	1 49	5 45	6 2	2 4	4 31
262	19	Wed	5 44	6 3	2 44	9 18	5 44	6 3	2 47	6 4	5 44	6 4	2 51	5 46	6 1	3 1	5 18
263	20	Thur	5 45	6 1	3 45	9 59	5 45	6 1	3 47	6 45	5 45	6 2	3 49	5 47	6 0	3 50	5 59
264	21	Fri	5 46	6 0	4 46	10 38	5 46	5 59	4 47	7 23	5 46	6 1	4 48	5 47	5 58	4 51	6 7
265	22	Sat	5 47	5 58	rises	11 14	5 47	5 58	rises	7 56	5 47	5 59	rises	5 48	5 57	rises	7 14
266	23	Sun	5 48	5 56	6 3	11 47	5 48	5 56	6 5	8 30	5 48	5 58	6 7	5 48	5 56	6 3	7 40
267	24	Mon	5 49	5 54	6 27	ev.20	5 49	5 54	6 30	9 7	5 49	5 56	6 33	5 49	5 54	6 44	8 27
268	25	Tue	5 50	5 53	6 52	1 0	5 50	5 53	6 57	9 46	5 50	5 54	7 1	5 50	5 53	7 10	9 0
269	26	Wed	5 51	5 51	7 25	1 39	5 51	5 52	7 30	10 23	5 51	5 53	7 36	5 50	5 52	7 54	9 37
270	27	Thur	5 52	5 49	8 7	2 25	5 52	5 50	8 14	11 8	5 52	5 51	8 20	5 51	5 50	8 41	10 25
271	28	Fri	5 53	5 47	8 59	3 10	5 53	5 48	9 6	ev. 1	5 53	5 50	9 14	5 52	5 49	9 35	11 16
272	29	Sat	5 54	5 46	10 2	4 16	5 54	5 46	10 8	1 3	5 54	5 48	10 16	5 52	5 48	10 30	12 16
273	30	Sun	5 55	5 44	11 12	5 24	5 54	5 44	11 18	2 10	5 55	5 46	11 25	5 53	5 46	11 43	ev. 21

	D.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.		
		H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	S.		
New Moon,	7	8 16	Morning.	8 4	Morning.	7 52	Morning.	7 40	Morning.	1	11 59	43
First Quarter,	14	6 24	Morning.	6 12	Morning.	6 0	Morning.	5 48	Morning.	9	11 57	4
Full Moon,	22	10 50	Morning.	10 38	Morning.	10 26	Morning.	10 14	Morning.	17	11 54	26
Last Quarter,	30	1 36	Morning.	1 24	Morning.	1 12	Morning.	1 0	Morning.	25	11 51	28



MEE

“HOW BEAUTIFUL IS NIGHT!”

(See page 31.)

THE married man, whose property would not of itself be sufficient to support his family in case of his sudden death, ought to insure his life. And there ought to be no mistake about that sufficiency either. If a man's property is subject to sudden depreciation, if it would be left in a shape in which his family could not obtain from it a good living at once, and without sacrificing any part of it, then he ought to be insured. Insurance often saves an estate. Remember how many families are in good circumstances while the husband and father lives, who are pinched and harassed for money when he dies. Life insurance would have saved them.

I KNOW of two beautiful things: the starry heavens above my head, and the sense of duty within my heart—*Immanuel Kant.*

IT is a sad weakness in us, that the thought of a man's death hallows him anew to us; as if life were not sacred too; as if it were comparatively a light thing to fail in love and reverence to the brother who has to climb the whole toilsome steep with us, and all our tears and tenderness were due to the one who is spared that hard fortune.

SLOTH makes all things difficult, but industry all easy; and he that riseth late must trot all day, and shall scarce overtake his business at night; while laziness travels so slowly, that poverty soon overtakes him.

USE what talent you possess. The woods would be very silent if no bird sang there but those which can sing best.

Tenth Month.

October, 1877.

Thirty-one Days

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	CALENDAR FOR BOSTON, N. Y. STATE, NEW ENGLAND, WISCONSIN, MICHIGAN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, NEW JERSEY, PENNSYLVANIA, CONNECTICUT, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, KENTUCKY, VIRGINIA, MISSOURI AND CALIFORNIA.			CALENDAR FOR CHARLESTON, N. CAROLINA, TENNESSEE, GEORGIA, ALABAMA, MISSISSIPPI AND LOUISIANA.			
			Sun Rises.	Sun Sets.	Moon Rises.	H. W. Boston	Sun Rises.	Sun Sets.	Moon Rises.	H. W. N. Y.	Sun Rises.	Sun Sets.	Moon Rises.	Sun Rises.	Sun Sets.	Moon Rises.	H. W. Ch'n.
			H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
274	1	Mon	5 57	5 42	morn	6 32	5 56	5 43	morn	3 18	5 55	5 43	morn	5 54	5 45	morn	2 32
275	2	Tues	5 58	5 40	30	7 42	5 57	5 41	34	4 27	5 56	5 42	39	5 54	5 44	54	3 42
276	3	Wed	5 59	5 39	1 46	8 45	5 58	5 39	1 49	5 30	5 57	5 40	1 53	5 55	5 42	2 3	4 45
277	4	Thur	6 0	5 37	3 4	9 39	5 59	5 38	3 6	6 25	5 58	5 39	3 8	5 56	5 41	3 14	5 39
278	5	Fri	6 1	5 35	4 21	10 29	6 0	5 36	4 21	7 13	5 59	5 37	4 22	5 57	5 40	4 23	6 29
279	6	Sat	6 2	5 33	5 39	11 15	6 1	5 35	5 38	7 57	6 0	5 35	5 37	5 57	5 39	5 33	7 15
280	7	Sun	6 3	5 32	sets	11 56	6 2	5 33	sets	8 41	6 1	5 34	sets	5 58	5 37	sets	7 56
281	8	Mon	6 4	5 30	6 8	morn	6 3	5 31	6 13	9 28	6 2	5 32	6 18	5 59	5 36	6 32	8 42
282	9	Tues	6 6	5 28	6 44	4 2	6 4	5 30	6 50	10 14	6 3	5 31	6 56	6 0	5 35	7 15	9 29
283	10	Wed	6 7	5 27	7 32	1 29	6 5	5 28	7 39	11 2	6 4	5 29	7 46	6 0	5 33	8 7	10 19
284	11	Thur	6 8	5 25	8 22	2 19	6 7	5 27	8 29	11 57	6 5	5 28	8 37	6 1	5 32	8 58	11 12
285	12	Fri	6 9	5 23	9 21	3 12	6 8	5 25	9 28	morn	6 6	5 26	9 35	6 2	5 31	9 56	morn
286	13	Sat	6 10	5 22	10 25	4 6	6 9	5 23	10 31	5 3	6 7	5 25	10 37	6 2	5 30	10 53	6
287	14	Sun	6 11	5 20	11 29	5 3	6 10	5 22	11 34	1 59	6 8	5 23	11 40	6 3	5 29	11 55	1 3
288	15	Mon	6 13	5 19	morn	6 3	6 11	5 20	morn	2 49	6 9	5 22	morn	6 4	5 27	morn	2 18
289	16	Tues	6 14	5 17	33	6 58	6 12	5 19	37	3 43	6 10	5 21	41	6 5	5 26	53	2 3
290	17	Wed	6 15	5 15	1 35	7 48	6 13	5 17	1 38	4 33	6 11	5 19	1 40	6 5	5 25	1 49	3 48
291	18	Thur	6 16	5 14	2 36	8 34	6 14	5 16	2 38	5 19	6 12	5 18	2 39	6 6	5 24	2 44	4 34
292	19	Fri	6 17	5 12	3 38	9 17	6 15	5 14	3 38	6 3	6 13	5 16	3 38	6 7	5 23	3 39	5 17
293	20	Sat	6 18	5 11	4 40	9 57	6 16	5 13	4 39	6 43	6 14	5 15	4 38	6 8	5 22	4 35	5 57
294	21	Sun	6 20	5 9	5 42	10 37	6 18	5 12	5 49	7 22	6 15	5 14	5 38	6 9	5 21	5 31	6 37
295	22	Mon	6 21	5 8	ises	11 16	6 19	5 10	ises	8 15	6 16	5 13	ises	6 9	5 19	ises	7 16
296	23	Tues	6 22	5 6	5 23	11 56	6 20	5 9	5 32	8 39	6 18	5 11	5 38	6 10	5 18	5 54	7 56
297	24	Wed	6 23	5 5	6 6	6 36	6 21	5 7	6 7	9 4	6 19	5 10	6 19	6 11	5 17	6 39	8 36
298	25	Thur	6 24	5 5	6 57	1 25	6 22	5 6	7 4	10 11	6 20	5 9	7 11	6 12	5 16	7 32	9 25
299	26	Fri	6 26	5 3	7 55	2 10	6 23	5 4	8 2	10 58	6 21	5 8	8 9	6 13	5 15	8 30	10 16
300	27	Sat	6 27	5 1	9 4	3 9	6 24	5 3	9 10	11 54	6 22	5 6	9 17	6 13	5 14	9 36	11 9
301	28	Sun	6 28	4 59	10 16	4 7	6 26	5 2	10 21	ev. 54	6 23	5 5	10 27	6 14	5 13	10 43	ev. 9
302	29	Mon	6 29	4 57	11 31	5 10	6 27	5 1	11 34	1 36	6 24	5 4	11 39	6 15	5 12	11 51	1 10
303	30	Tues	6 31	4 55	morn	6 13	6 28	4 59	morn	2 59	6 25	5 2	morn	6 16	5 11	morn	2 13
304	31	Wed	6 32	4 57	46	7 17	6 29	4 58	49	4 2	6 26	5 1	51	6 17	5 10	59	3 17

MOON'S PHASES.	D.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.		
		H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	S.		
New Moon,	6	5 14	Evening.	5 2	Evening.	4 50	Evening.	4 38	Evening.	9	11 49	29
First Quarter.	13	10 58	Evening.	10 46	Evening.	10 34	Evening.	10 22	Evening.	9	11 47	9
Full Moon,	22	2 46	Morning.	2 24	Morning.	2 23	Morning.	2 11	Morning.	17	11 45	19
Last Quarter,	29	9 37	Morning.	9 25	Morning.	9 13	Morning.	9 1	Morning.	25	11 44	6



A GONE CHIPMUNK.

(See page 32.)

WHO ever possessed integrity that did not derive untold advantage from it? It is better than riches, it is of more value than "diamonds and all precious stones;" and yet every man may possess it. The poorest may have it, and no power on earth can wrest it from them. The young should prize integrity of character above all earthly attainments.

THAT is the bitterest of all—to wear the yoke of our own wrong-doing. But if you submitted to that, as men submit to maiming, or a life-long, incurable disease—and made the unalterable wrong a reason for more effort toward a good—that may do something to counter-balance the evil. One who has committed irremediable errors may be scourged by that consciousness into a higher course than is common. There are many examples. Feeling what it is to have spoiled one life, may well make us long to save other lives from being spoiled.

—George Eliot.

THE ripest fruit will not fall into your mouth. Great wealth comes by destiny; moderate wealth by industry. The pleasure of doing good is the only one that does not wear out.

AN angry letter never accomplishes the desired end, and an insolent one harms none but the writer. This is true of all correspondence, but more especially when applied to communications of a business nature. In this department the true gentleman is easily recognized, and with him, above all others, is it gratifying to deal. His demands, which if couched in other language would be rejected, are often complied with, and, whatever the business, there is satisfaction in performing it.

PEACE does not dwell in outward things, but within the soul. We may preserve it in the midst of the bitterest pain, if our will remain firm and submissive. Peace in this life springs from acquiescence even in disagreeable things, not in an exemption from suffering.

Eleventh Month.

November, 1877.

Thirty Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	CALENDAR FOR BOSTON, N. Y. STATE, NEW ENGLAND, WISCONSIN, MICHIGAN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, NEW JERSEY, PENNSYLVANIA, CONNECTICUT, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARVLAND, KENTUCKY, VIRGINIA, MISSOURI AND CALIFORNIA.			CALENDAR FOR CHARLESTON, N. CAROLINA, TENNESSEE, GEORGIA, ALABAMA, MISSISSIPPI AND LOUISIANA.			
			Sun Rises.	Sun Sets.	Moon Rises.	H. W. Boston	Sun Rises.	Sun Sets.	Moon Rises.	H. W. N. Y.	Sun Rises.	Sun Sets.	Moon Rises.	Sun Rises.	Sun Sets.	Moon Rises.	H. W. Ch'n.
			H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
305	1	Thur	6 33	4 54	2 0	8 14	6 30	4 57	2 1	4 58	6 27	5 0	2 2	6 18	5 9	2 5	4 14
306	2	Fri	6 34	4 53	3 15	9 8	6 31	4 56	3 15	5 53	6 28	4 59	3 14	6 19	5 0	3 13	5 8
307	3	Sat	6 36	4 51	4 31	9 58	6 32	4 54	4 29	6 44	6 29	4 58	4 27	6 20	5 8	4 21	5 68
308	4	Sun	6 37	5 48	5 48	10 49	6 34	4 53	5 45	7 33	6 31	4 57	5 41	6 19	5 7	5 31	6 49
309	5	Mon	6 38	4 49	7 4	11 34	6 35	4 52	6 59	8 16	6 32	4 56	6 54	6 22	5 6	6 40	7 34
310	6	Tues	6 39	4 48	sets	morn	6 36	4 51	sets	9 7	6 33	4 55	sets	6 22	5 5	sets	8 20
311	7	Wed	6 41	4 47	6 8	20	6 37	4 50	6 15	9 58	6 34	4 54	6 22	6 23	5 4	6 43	9 12
312	8	Thur	6 42	4 45	7 7	1 12	6 38	4 49	7 13	10 44	6 35	4 53	7 21	6 24	5 4	7 14	10 2
313	9	Fri	6 43	4 44	8 10	2 2	6 40	4 48	8 16	11 34	6 36	4 52	8 23	6 25	5 3	8 42	10 50
314	10	Sat	6 44	4 43	9 16	2 50	6 41	4 47	9 21	morn	6 37	4 51	9 27	6 26	5 2	9 43	11 39
315	11	Sun	6 46	4 42	10 21	3 39	6 42	4 46	10 25	25	6 38	4 50	10 29	6 27	5 2	10 42	morn
316	12	Mon	6 47	4 41	11 24	4 28	6 43	4 45	11 27	1 15	6 39	4 49	11 30	6 27	5 1	11 40	28
317	13	Tues	6 48	4 40	morn	5 17	6 44	4 44	morn	2 3	6 40	4 48	morn	6 28	5 0	morn	1 17
318	14	Wed	6 49	4 39	24	6 7	6 46	4 43	26	2 53	6 41	4 47	28	6 29	5 0	34	2 7
319	15	Thur	6 51	4 39	1 26	6 57	6 47	4 42	1 27	3 42	6 43	4 47	1 28	6 30	4 59	1 30	2 57
320	16	Fri	6 52	4 38	2 27	7 42	6 48	4 41	2 26	4 27	6 44	4 46	2 26	6 31	4 59	2 24	3 42
321	17	Sat	6 53	4 37	3 27	8 30	6 49	4 40	3 25	5 17	6 45	4 45	3 23	6 32	4 58	3 18	4 30
322	18	Sun	6 55	4 36	4 31	9 15	6 50	4 39	4 28	6 15	6 46	4 44	4 25	6 33	4 58	4 16	5 15
323	19	Mon	6 56	4 35	5 30	10 0	6 51	4 39	5 33	6 46	6 47	4 44	5 29	6 34	4 57	5 16	6 0
324	20	Tues	6 57	4 34	6 46	10 49	6 53	4 38	6 41	7 33	6 48	4 43	3 35	6 35	4 57	6 10	6 49
325	21	Wed	6 58	4 34	rises	11 34	6 54	4 38	rises	8 16	6 49	4 43	rises	6 36	4 56	rises	7 34
326	22	Thur	6 59	4 33	5 49	ev. 22	6 55	4 37	5 56	9 9	6 50	4 42	6 3	6 37	4 56	6 24	8 22
327	23	Fri	7 0	4 32	6 51	1 15	6 56	4 36	7 0	10 1	6 51	4 42	7 7	6 38	4 56	7 27	9 15
328	24	Sat	7 2	4 32	8 7	2 8	6 57	4 36	8 13	10 50	6 52	4 41	8 18	6 38	4 55	8 35	10 8
329	25	Sun	7 3	4 31	9 23	3 0	6 58	4 35	9 27	11 45	6 53	4 40	9 31	6 39	4 55	9 44	11 0
330	26	Mon	7 4	4 30	10 37	3 54	6 59	4 35	10 40	ev. 40	6 54	4 40	10 43	6 41	4 55	10 51	11 54
331	27	Tues	7 5	4 30	11 51	4 50	7 0	4 35	11 52	1 37	6 56	4 40	11 53	6 42	4 55	11 58	ev. 50
332	28	Wed	7 6	4 30	morn	5 47	7 2	4 34	morn	2 33	6 57	4 40	morn	6 43	4 54	morn	1 47
333	29	Thur	7 7	4 30	1 2	6 43	7 3	4 34	1 2	3 29	6 58	4 39	1 2	6 42	4 54	1 2	2 43
334	30	Fri	7 8	4 29	2 15	7 41	7 4	4 34	2 14	4 26	6 59	4 39	2 12	6 44	4 54	2 7	3 41

	MOON'S PHASES.		BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON. MARK.		
	D.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	H. M.	S.	
New Moon,	5	4 4	Morning.	3 52	Morning.	3 40	Morning.	3 28	Morning.	1	11 43	40	
First Quarter,	12	7 0	Evening.	6 48	Evening.	6 36	Evening.	6 24	Evening.	9	11 43	59	
Full Moon,	20	5 35	Evening.	5 23	Evening.	5 11	Evening.	4 59	Evening.	17	11 45	13	
Last Quarter,	27	5 22	Evening.	5 10	Evening.	4 58	Evening.	4 46	Evening.	25	11 47	18	



MEE

GOING TO THANKSGIVING.

(See page 32.)

CHRISTMAS is coming, and the best Christmas present a man can make to his wife and children is a life policy in their favor. If a husband dies leaving no will, the law steps in and says the wife shall only have one-third of his property, though he may have but a single child. And to ascertain how much that third is, the whole estate must sometimes be sold, even to the household furniture. Meddlesome friends, guardians, and lawyers sometimes leave a family little peace and less property, if matters are not settled beforehand. Think of it, you who have families, loving and beloved, and think of it in time. Let your policy be a generous one; give your wife enough to support her in the manner you would like to see her live, and let the children share alike in the balance.

MOST men, probably, or most business men, at least, are now convinced of the advantages of life insurance, and the problem is no longer whether they will insure at all, but what company they will insure in. In selecting a life insurance company three things are to be considered: *First*, The adequacy of its resources or surplus capital. *Second*, Its ability to stand in the midst of fierce competition, as proved by continued existence for a period of years; and, *Third*, The carefulness of its business management, as shown by the steady growth in the number of insured, combined with an equally steady increase in the amount of assets over liabilities. *In all these particulars the NEW-YORK LIFE INSURANCE COMPANY makes a flattering exhibit.*

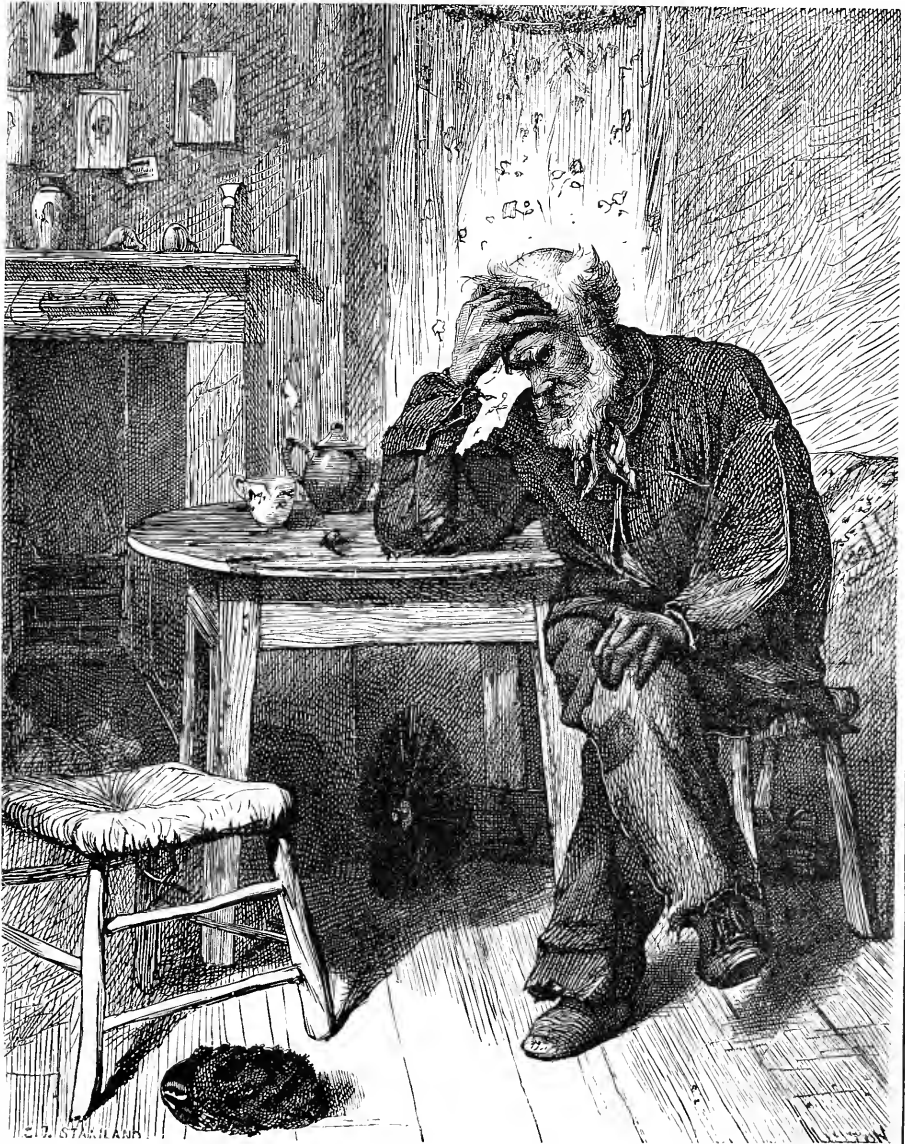
Twelfth Month.

December, 1877.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	CALENDAR FOR BOSTON, N. Y. STATE, NEW ENGLAND, WISCONSIN, MICHIGAN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, NEW JERSEY, PENNSYLVANIA, CONNECTICUT, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, KENTUCKY, VIRGINIA, MISSOURI AND CALIFORNIA.			CALENDAR FOR CHARLESTON, N. CAROLINA, TENNESSEE, GEORGIA, ALABAMA, MISSISSIPPI AND LOUISIANA.			
			Sun Rises.	Sun Sets.	Moon Rises.	H. W. Boston	Sun Rises.	Sun Sets.	Moon Rises.	H. W. N. Y.	Sun Rises.	Sun Sets.	Moon Rises.	Sun Rises.	Sun Sets.	Moon Rises.	H. W. Ch'n.
			H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
335	1	Sat	7 10	4 29	3 29	8 40	7 5	4 34	3 26	5 25	7 0	4 39	3 23	6 45	4 54	3 15	4 40
336	2	Sun	7 11	4 29	4 43	9 33	7 6	4 33	4 39	6 19	7 1	4 39	4 35	6 45	4 54	4 22	5 33
337	3	Mon	7 12	4 28	5 58	10 26	7 7	4 33	5 52	7 11	7 2	4 38	5 47	6 46	4 54	5 30	6 26
338	4	Tues	7 13	4 28	7 9	11 19	7 8	4 33	7 3	8 1	7 2	4 38	6 55	6 47	4 54	6 36	7 19
339	5	Wed	7 14	4 28	sets	morn	7 9	4 32	sets	8 59	7 3	4 38	sets	6 48	4 54	sets	8 6
340	6	Thur	7 15	4 28	5 53	6	7 10	4 32	6 0	9 39	7 4	4 38	6	6 49	4 54	6 27	8 53
341	7	Fri	7 16	4 28	7 0	53	7 11	4 32	7 5	10 25	7 5	4 38	7 11	6 49	4 54	7 29	9 40
342	8	Sat	7 17	4 28	8 5	1 40	7 12	4 32	8 10	11 6	7 6	4 38	8 15	6 50	4 54	8 29	10 23
343	9	Sun	7 17	4 28	9 19	2 23	7 13	4 32	9 23	11 49	7 7	4 38	9 27	6 51	4 54	9 37	11 4
344	10	Mon	7 18	4 28	10 13	3 4	7 14	4 32	10 16	morn	7 8	4 38	10 18	6 52	4 54	10 25	11 46
345	11	Tues	7 19	4 28	11 13	3 46	7 15	4 32	11 14	32	7 9	4 38	11 15	6 53	4 55	11 19	morn
346	12	Wed	7 20	4 28	morn	4 28	7 15	4 32	morn	1 15	7 9	4 39	morn	6 54	4 55	morn	28
347	13	Thur	7 21	4 28	1 3	5 12	7 16	4 33	13	1 58	7 10	4 39	13	6 54	4 55	13	1 12
348	14	Fri	7 22	4 28	1 14	6 1	7 16	4 33	1 12	2 47	7 11	4 39	1 11	6 55	4 55	1 7	2 1
349	15	Sat	7 22	4 29	2 15	6 47	7 17	4 33	2 12	3 33	7 12	4 39	2 10	6 56	4 56	2 2	2 47
350	16	Sun	7 23	4 29	3 20	7 41	7 18	4 33	3 16	4 26	7 12	4 40	3 13	6 56	4 56	3 1	3 41
351	17	Mon	7 24	4 29	4 26	8 35	7 18	4 33	4 21	5 20	7 13	4 40	4 16	6 57	4 56	4 1	4 35
352	18	Tues	7 24	4 29	5 35	9 31	7 19	4 34	5 29	6 17	7 14	4 40	5 23	6 58	4 57	5 5	5 31
353	19	Wed	7 25	4 30	6 42	10 26	7 20	4 34	6 35	7 11	7 14	4 41	6 28	6 58	4 57	6 7	6 26
354	20	Thur	7 26	4 30	rises	11 20	7 20	4 35	rises	8 3	7 15	4 41	rises	6 59	4 58	rises	7 20
355	21	Fri	7 26	4 31	5 52	ev. 13	7 21	4 35	5 58	8 59	7 15	4 42	6 4	6 59	4 58	6 22	8 13
356	22	Sat	7 26	4 31	7 6	1 5	7 21	4 36	7 11	9 51	7 16	4 42	7 17	7 0	4 59	7 33	9 5
357	23	Sun	7 27	4 32	8 26	1 56	7 22	4 37	8 29	10 38	7 16	4 43	8 33	7 0	4 59	8 43	9 56
358	24	Mon	7 27	4 32	9 41	2 45	7 22	4 37	9 43	11 27	7 17	4 43	9 44	7 1	5 0	9 50	10 45
359	25	Tues	7 28	4 33	10 54	3 31	7 23	4 38	10 55	ev. 17	7 17	4 44	10 55	7 1	5 0	10 56	11 31
360	26	Wed	7 28	4 33	morn	4 22	7 23	4 39	morn	1 9	7 17	4 44	morn	7 1	5 1	morn	ev. 22
361	27	Thur	7 28	4 34	6	5 14	7 23	4 39	5	2 0	7 18	4 45	4	7 2	5 2	1	1 14
362	28	Fri	7 29	4 35	1 19	6 11	7 23	4 40	1 16	2 57	7 18	4 46	1 14	7 2	5 2	1 6	2 11
363	29	Sat	7 29	4 36	2 32	7 14	7 24	4 40	2 28	3 59	7 18	4 47	2 24	7 2	5 3	2 12	3 14
364	30	Sun	7 29	4 37	3 45	8 15	7 24	4 41	3 40	4 59	7 19	4 47	3 25	7 2	5 4	3 19	4 15
365	31	Mon	7 30	4 37	4 57	9 15	7 24	4 42	4 51	6 1	7 19	4 48	4 45	7 3	5 4	4 26	5 15

MOON'S PHASES.	D.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.			
		H. M.		H. M.		H. M.		H. M.		D.	H. M.	S.	
New Moon,	4	5 20	Evening.	5 8	Evening.	4 56	Evening.	4 44	Evening.	1	11	49	24
First Quarter,	12	4 50	Evening.	4 38	Evening.	4 26	Evening.	5 14	Evening.	9	11	52	46
Full Moon,	20	7 7	Morning.	6 55	Morning.	6 43	Morning.	6 31	Morning.	17	11	56	35
Last Quarter,	27	1 36	Morning.	1 24	Morning.	1 12	Morning.	1 0	Morning.	29	12	0	34



IN THE SERE AND YELLOW LEAF.

(See page 32.)

L YING is trying to hide in a fog; if you move about you are in danger of bumping your head against the truth; as soon as the fog blows up, you are sure to be discovered.

T HE light of love reveals such treasures of goodness, hidden from untouched eyes, that our loved ones stand ever in a halo of beauty crowned and glorified.—*Duff Porter.*

Illustrations for the Year.

The Grave of William Penn. Page 5.

WILLIAM PENN'S grave is as plain and unadorned as his life was uncontaminated by the vices of his time. It is in a Quaker burying-ground, called Jordan's, near the village of Chalfont St. Giles, in the county of Buckinghamshire, England. The Quaker Church is still used for the half-yearly meetings of that sect. Penn's monument is the State of Pennsylvania. He desired to call it Sylvania, it being covered with forests when granted to him by Charles II., but the King insisted upon the prefix, in honor of Penn's father, Sir William Penn, an Admiral in the British Navy. The son experienced much severity from his father for becoming a Quaker, but he bore it so patiently, as he did the fines and imprisonments inflicted on him by the civil power, that Sir William became reconciled to him and left him a large amount of property. The son spent most of this in pleading the cause and paying the fines of his brethren in England, and in planting his colony in America.

Here, his dealings with the Indians and with the colonists who settled on his lands, were in marked contrast with those of other proprietaries who obtained grants in America, and the early history of Pennsylvania is fraught with political wisdom. Penn's heirs did not follow out his generous policy toward new settlers, and at the time of the Revolution a large number of the inhabitants were not voters under the proprietary government. This government, of course, opposed the Revolution, as it derived all its powers and privileges from the Crown. It was overthrown about the time of the Declaration of Independence. Penn's heirs were granted pensions from the British government for their loyalty, and some of these, we are informed, are still continued. Every visitor to Philadelphia must have noticed the regularity of the streets. The city was planned by Penn when the country was an unbroken forest, and there were at first ten streets running from the Schuylkill to the Delaware, and twenty crossing them at right angles.

The Young American Farmer. Page 7.

NOT all American farmers' boys have a taste for reading, but many do, and the newspaper is pre-eminently an American institution. Not that one can get a thorough education from them, but they come in at odd moments when a text-book would not be studied by one person in ten, and are great mental stimulators. Every American home ought to have its newspaper, and more than one if possible. But let them be real *news*papers, not the sensational and trashy *story* papers, whose constant burden is love, jealousy and revenge. From these they gather false and pernicious views of life, and false ideas of duty, honor and courage.

The New-England Journal of Education notes the following conclusions of a teacher: I have found it to be a universal fact, without exception, that those scholars of both sexes, and of all ages, who have access to newspapers at home, when compared with those who have not, are: 1. Better readers, excellent in pronunciation, and consequently read more understandingly. 2. They are better spellers, and define words with ease and accuracy. 3. They obtain practical knowledge of geography in about half the time it requires of others, as the newspapers have made them acquainted with the location of the important places of nations, their government and doings on the globe. 4. They are better grammarians, for, having become so familiar with every variety of style in the newspapers, from the commonplace advertisement to the finished and classical oration of the statesman, they more readily comprehend the meaning of the text, and constantly analyze its construction with accuracy. 5. They write better compositions, using better language, containing more thoughts more clearly and more correctly expressed. 6. Those young men who have for years been readers of newspapers are always taking the lead in debating societies, exhibiting a more extensive knowledge upon a greater variety of subjects, and expressing their views with greater fluency, clearness and correctness.

The Aquarium. Page 9.

AN aquarium is a source of much amusement and instruction in a family of growing children. Glass and iron are pretty expensive, and wooden bottoms are liable to swell; but one can sometimes find in a junk shop what he wants, cheap. The bottom of an old box stove will make a bottom that will not swell, and rods can be put through the holes at the corners to hold the glass sides. A marble slab grooved an inch from the edge ought not to cost much, and a handy man or boy can do the rest. Cover up any outside ugliness with shells, putty and paint, but use no paint or white lead inside. Cover the bottom with clean sand and gravel, an inch or more in depth. Then put in water-plants, salt or fresh water, according to the kind of animals you are going to stock it with. Use small and green plants, and put them in a week before you do the animals, except the snails. Put in the animals gradually. There is danger of getting too much animal life for the vegetable. The following animals are recommended: For salt water, salt water snails, minnows, sticklebacks, shrimps, small lobsters, hermit, or soldier crabs, eels, star-fishes, sea-anemones, barnacles. For fresh water, fresh water snails, newts, sticklebacks, water-beetles, tadpoles. Keep the tank in a cool place, and screened from strong light. Keep the temperature between fifty and seventy degrees, Fahrenheit. Feed salt water animals with bits of dried meat and sea-cabbage. Occasionally dip up the water and let it fall so as to make bubbles. If it becomes impure, and you cannot renew it, strain through a sponge.

Jealousy. Page 11.

LANGUAGE seems to have been taxed to its utmost to express the nature and the power of jealousy. Shakespeare says:

"It is the green-eyed monster which doth mock
The meat it feeds on;"

Milton speaks of it as "the injured lover's hell;" and Solomon declares that it is "cruel as the grave." Among definitions, that of Cogan seems to us most nearly correct, viz: "a painful apprehension of *rivalship* in cases that are peculiarly interesting to us." Jealousy in some form or degree is very common.

From the half anger, half sorrow of the child, which has its "nose put out of joint," as the saying is, by the new baby, to the deeply injured lover, or husband, or wife, we see jealousy in a thousand forms. Even the brutes do not seem to be exempt from something of the sort.

From its nature, it follows that jealousy may be either honorable or ignoble, according to circumstances. It is an apprehension of rivalship, and a rival is one who takes away what we deem our own. But we may claim what is not ours, what we have not earned, nor received as a free gift. The rightful owner may still be at liberty to bestow it where he will, and we have no right to complain. On the other hand, ownership may be so complete and irrevocable that there can be no transfer without sacrilege, no rivalship without wrong. To excite jealousy purposely, is to play with fire. It is degrading when wrongly indulged, and painful beyond measure when there is good reason for it. Even the child that feels it has lost its place in its mother's heart, because it has lost its place in her arms, is to be pitied, reasoned with and comforted, not laughed at and provoked to anger.

On the other hand, the tendency to jealousy is to be resisted by every one who is old enough to understand what self-restraint is. There is no danger but that we shall feel resentment enough when we are really injured; the great danger is that we shall feel too much, and that we shall be jealous without adequate cause. And we all know how meanly we regard a person whose character we sum up by saying that he or she "has a very jealous disposition."

May Dreams. Page 13.

In the spring a fuller crimson
Comes upon the robin's breast;
In the spring the wanton lapwing
Gets himself another crest.

In the spring a livelier iris
Changes on the burnish'd dove;
In the spring a young man's fancy
Lightly turns to thoughts of love.

—Tennyson.

SPRING is the time of great expectations. The earth, rousing herself from her long winter's sleep, seems intent on making up lost time. Nature's forces seem no

longer silent in their working, but there is a subtle music in the air as the sap ascends and twig and seed feel the thrill of a new-found life. One can almost see the hop-vine grow, and the forests show a new and more enchanting face every morning. Falling rain and moving air make more joyous melodies than at any other season, and the songs of birds are sweetest and freest while building their nests and laying plans for the year. The robin, especially, almost chokes himself with the superabundance of his song. Doubt and despair have no place in an atmosphere laden with songs of hope and promises of harvest, and none but the confirmed hypochondriac is unimpressed by the dominant sentiment of the time.

And so spring is a time to dream; a time when people look into the future with glowing eyes and fast-beating hearts, building castles under sunny skies, and peopling them with loving friends. The dreams may not come true, but if they inspire to faithful work and patient waiting they are good and helpful. "The light that never was on land or sea" may "fade into the light of common day," but who shall say it was not good for the eye, while it lasted! The husbandman is often disappointed in his crop, but who would deprive him of the pleasure of planting in hope? Our great expectations may fail to be realized, but they serve no unimportant purpose in enabling us to bear the heat and burden of the day. It is good to be in love with the future, provided we do not despise the present.

Giving Back His Ring. Page 15.

THIS is not a pleasing picture—or at least it does not suggest pleasant reflections. But there are many unpleasant things in the world, and the best way to treat some of them is to walk quite around them, examine them on every side, and so be the better prepared to avoid them. Most people have heard of lovers' quarrels—not the sham kind they sometimes indulge in, chiefly for the pleasure of "making up" again—but real quarrels which sometimes cause long-continued heart-burnings and jealousies, and sometimes break off engagements altogether. That is the sort we seem to have here. Jack put that ring on her finger before he went on his last voyage, and she was to

wear it "always" for his sake. But something happened—and something always will happen if people are not careful—and sometimes even then.

There is but one course for lovers, and that is *perfect frankness*. Just what proportion of the world's quarrels result from misunderstandings it would be impossible to say, but that this is a fruitful source we think no one will question. A false pride sometimes prevents the explanation that would make everything right. It may be natural to wish to be trusted, but we ought not to tempt or try our friends beyond what they are able to bear. Confidence is a plant of slow growth, and ought to be. More evil results from confidence betrayed than from confidence withheld—where there is plausible reason for withholding it. If there is perfect frankness as to facts, and then lovers cannot agree, nor agree to disagree, then they had better seek some desolate shore, like this, give up rings, trinkets and letters, bury all real animosities in the sea, and go their ways.

The Life-Boat. Page 17.

LIFE-BOATS—so-called because of their efficiency in saving life—are made either with a lining of some buoyant material or with air-chambers. In 1790, Mr. Greathead, of South Shields, England, made a boat thirty feet long, eight feet wide, and about three feet deep. It was very broad amidships, with high sharp ends, and had a coating of cork along the gunwale. Mr. Greathead was rewarded by the Society of Arts for this boat in 1802. Francis' Metallic Life-boats of copper or galvanized iron are now much used. They have air-chambers at the ends, or air-tubes along the sides. These are much more durable than wooden boats. Berdan's Compressible Life-boat has a wooden frame and gutta-percha covering, and air-tubes; it is made to fold together when not in use. Bonney's has so large an air-chamber running from stem to stern that it has great buoyancy even when full of water.

The greatest difficulty connected with life-saving by boats, when a vessel is sinking, is that they are either swamped in the hurry of launching, or else they are over-crowded and capsized. It was proposed a few years since, in view of these

difficulties, to provide ocean steamers with life-rafts, which should be so placed on deck that if the vessel went down they would float. They were to be made with railings and oars, and as they would not sink nor capsize, and no launching would be necessary, it was thought they would prove valuable. Probably no steamer ever carries boats enough to accommodate half her passengers, and it would seem that some such arrangement as these life-rafts ought to be provided in connection with the life-boats already in use.

She is not Dead, but Sleepeth. Page 19.

'Twas thus the ruler's daughter lay,
Upon that summer afternoon
When, from beyond Tiberias' sea,
The Master came. It had been
A day of mercy. At morn
The words of life had fallen thick
Upon the ears of thronging crowds,
Like sweetest music. Anon
The threat'ning winds and waves had ceased
Their fury at His simple word.
Then demons heard His voice and left
Their weary victim at His feet,
Clothed in body, in mind aright.

And then the ruler came, with
Outstretched hands and streaming eyes,
And, falling down at Jesus' feet,
Pleaded, in husky tones and low,
For that one life, so dear to him
That all the world were naught beside.
Jesus arose and followed him.
Not ev'n the words of those who said.
"The maid is dead, trouble Him not,"
Nor yet the scoffs of those who "*knew*,"
Could shake the father's faith and hope;
For, as they hurried on their way,
A touch upon His garment's hem,
Availed to heal a malady of blood,
That twelve long years had run diseased.

And now, with Peter, James and John,
The Master and the parents stand
Around the bedside of the child.
She seemeth dead, and only clay.
There is no breath within her breast;
The heart that once through all her frame
Sent crimson tides of life and joy,
Is still. Her hands and face have such
A hue as death alone can give,
And to the touch her flesh gives back
No answering warmth. But He, whose name

Is "Lord of life and death," is here,
And when He takes her hand in His,
And calling, says, "Maiden, arise!"
She hears and rises, for she lives.

O Thou, in whom we live, and in
Whose hand and heart our being is—
Though thou may'st not give back the lives
Of those we love who go before—
Teach us who mourn at open graves,
By some sure token of thy grace,
That willingly thou dost not grieve,
Afflict, nor pain whom thou hast made;
But that with wisdom seeing far,
And mercy that would spare and save,
Thou takest some from evils that
Would come in floods of ruin down
Upon our loved ones or ourselves.
Let faith within each sor'wing heart
Keep up an undersong of peace,
Till all our powers are consecrate,
And Love's own time and way are ours.

"How Beautiful Is Night!" Page 21

How beautiful is night!
A dewy freshness fills the silent air;
No mist obscures, nor cloud, nor speck, nor stain,
Breaks the serene of heaven:
In full-orbed glory, yonder moon divine
Rolls through the dark blue depths.
Beneath her steady ray
The desert circle spreads,
Like the round ocean, girdled with the sky.
How beautiful is night!

—Robert Southey.

"Star-gazing" is not usually considered very profitable employment, but whatever is beautiful ought to be admired, and the sight of it ought to be a pleasure that is at least not unprofitable. Possibly the phrases "star-gazing" and "moon-struck" may have obtained a bad repute by being associated in men's minds with exhibitions of so-called love, which is not love at all, but only sentimentalism and selfishness. Because two persons enjoy a stroll in the moonlight together, or a contemplation of the starry heavens, it is no sign they love each other. We once heard of a couple who went out for a stroll upon London bridge. The man's heart was very near his stomach, and he asked, "Do you like eggs?" Upon receiving an affirmative answer, he said, "Let's get married." Married couples cannot always be gazing at the moon nor eating eggs.

A Gone Chipmunk. Page 23.

AUTUMN in the woods! The leaves hard and dry and beginning to fall. Maples and oaks glowing in rich and warm colors, which look all the more brilliant in contrast with the russet brown of the beech and the chestnut, and with the pale yellow of the bass-wood and the elm. The solemn stillness of the woods is hardly broken by a bird-note. Now and then you hear the drumming of a partridge, or the hoarse cawing of a crow, through the still October air. The falling leaves keep up a gentle rustling, and occasionally one hears the thud of acorns and chestnuts. The squirrels are in the tree-tops gathering their winter's supply. There is a soft haze upon the hills, that melts away as you approach; there is a shimmer in the atmosphere every where.

It is a delight to live out of doors, in the woods and in the fields, such days as these. The burning heat of summer is gone; there is yet no sign of November rains and leaden skies. The farmer is husking corn, or picking apples, or digging potatoes, or like this one, cutting his winter's fire-wood. The fruitage of the year has ripened, and there are signs of plenty and good cheer on every side. The children are all at home. The summer school is "out," the winter school has not begun. For our city friends must know that they have two sessions a year in the country, with long vacations in the fall and spring. It is the children's time for outdoor frolics and fun. Mother and the grown-up girls have a quiet time in the house. The older boys work early and late during most of the week that they may go gunning or nutting on Saturday afternoons. The others work or play, as suits their fancy, and with the dogs are frequently found in some such quest as we see them here.

Going to Thanksgiving. Page 25.

THANKSGIVING is one of those precious times when scattered households are reunited, when the young have almost an excess of happiness in release from school, in the companionship of uncles, aunts, cousins and grandparents, and in the abundance of good things under which the tables are said to "groan"—perhaps because they have no stomachs. The

aged grow young again, participating in the joys of the young, and even the pain with which they are accustomed to think of the "empty chairs," is soothed by the remembrance of abounding mercies. No matter where the gathering is on such days, grandma and grandpa have the places of honor, and the little ones ask no greater privilege than that of sitting or riding or walking next to them. And it is often difficult to tell which are happier.

In the Sere and Yellow Leaf. Page 27.

OLD age, disappointment and perplexity are heavy burdens. This old man seems to have them all. He looks as though he might appropriate Byron's words, yet without Byron's reasons:

"My days are in the yellow leaf;
The flowers and fruits of love are gone;
The worm, the canker and the grief
Are mine alone."

The last days of some are doubtless their best days, but with others, growing old is a painful thing. The work of the world is chiefly done by the young and the middle-aged; hence it is they who give tone to society, and in general determine what sort of a place the world shall be to live in. As manners and customs and fashions change, it is not strange that one who is growing old should think the old ways best. The trouble generally arises, not from simply thinking so, but in treating divergence from the old paths as a moral delinquency.

No one can "grow old gracefully" without keeping in sympathy and companionship with the young. He need not make light of their faults nor participate in their follies, but he must not regard either as unpardonable sins. He must find something to enjoy with them. Some old people find the world bright and good to the last—which is to say, they enjoy the companionship of their kind. They do not frighten children from them by severity and moroseness, nor continually sit in judgment upon the doings of the middle-aged. They do not complain much of their own aches and pains, even though they may be severe. They look at the bright side, and try to show it to others. They have a cheery word for everybody, and their rebuke does not so much hurt, as heal what sin had hurt enough already.

Fireside Reading.

Little Snow-drop.

BY MARY E. BRADLEY.

ONCE, in the time of childhood's sweet romances,
I watched a snow-storm gathering in the sky,
And pleased myself with idle dreams and fancies
About the airy flakes that fluttered by.

"They are not snow-flakes, they are winter fairies,
That fly about to see what children do;
I mean to make a wish," I cried, "and there is
The very one to make my wish come true!"

It floated down, a delicate snow-feather,
And on the window-coping lightly lay:
I laughed with glee and clapped my hands together—
"It grants my wish; it does n't fly away!"

So through the night my fairies, trooping lightly,
Their curling wreaths and dainty fleeces piled,
And when the next day's sun shone on them brightly,
It shone nowhere upon a happier child.

For while I slept, without a dream for warning,
The wish I wished had come exactly true,
And in my mother's arms I found that morning
A baby sister with her eyes of blue.

I had not guessed there could be such a turning
Of childish fancy to the actual thing;
Though many a time, with unacknowledged yearning,
I pictured all the sweetness it would bring.

And yet not all,—there are no words for showing
Her sweetness, nor the joy it brought to me,
A little snow-drop of the winter's growing,
No summer blossom was as fair as she.

Her cheeks had such a color, faint and tender,
As brier-roses in the hedges wear;
And as she grew, a soft, sunshiny splendor
Seemed always floating from her golden hair.

It was as if an angel, not a sister,
Looked out at me from her clear, shining eyes:
Alas! it was not long before they missed her,
The angels she resembled in the skies!

One summer night, like sudden moonlight streaming
 Across the threshold of the door, they came;
 I saw their faces, and I was not dreaming,
 I heard them call the baby by her name.

They gathered swiftly round my little sister,
 And one flew downward, with out-reaching hand:
 "Come, little Snow-drop!"—and he softly kissed her—
 "The Father wants you in the happy land!"

My mother said I dreamed, for I was lying
 Upon the floor, her cradle-bed beside;
 Tired out with watching and with bitter crying,
 She would not wake me when the baby died.

It was not dreaming, though; I saw them clearly;
 Some day, perhaps, it may be mine to see
 The baby sister that I loved so dearly
 Leading the angels down to look for me!

—*St. Nicholas.*

The Cunard Service.

[THE following extracts from an article on this subject in *Appleton's Journal*, "by the son of a late officer," afford a grand illustration of the value of a *strict adherence to the safest known principles of action*. No words of ours can add to its impressiveness, and we will only express the hope that the lesson which it teaches may be kept in mind during the perusal of the pages that follow. See, especially, article "A Great Success and its Causes," pages 43 and 44.—ED.]

FORTY-SIX years ago an enterprising Nova-Scotian, Samuel Cunard by name, conceived the idea of establishing a line of mail-steamers to run between England and America. The scheme was not a very bold one, for the voyage had already been made by several steamers; but Mr. Cunard was cautious, and turned it over and over in his mind for some years before he finally decided to act upon it. He then went to England, and took into partnership with him two small shipping firms—the Messrs. Burns, of Glasgow, and the Messrs. Mac-Iver, of Liverpool, who owned a few coasters trading between these two ports; and in 1840 the now famous Cunard Line was opened by the sailing of the "Britannia" from Liverpool for Halifax and Boston.

The enterprise did not call for inventive genius, but its success depended on the unwavering application by its projectors of the common principles of business integrity. They had to build sound ships, and to keep them in repair; to man them with faithful navigators; never to overload them, nor sacrifice them to speed, nor run risks of any kind. The hope of gain is the primary impulse of all business, of course; and it actuated Mr. Cunard and

his partners as it actuates all merchants, but with them it never became a lust. The seed they planted lay deep in the soil, and was a very slow growth. "The richer a nature, the harder and slower its development. The quickest and completest of all vegetables is the cabbage," writes Carlyle.

Now, if the originators of the Cunard Line had been impatient or speculative instead of patient and cautious, they would have probably met with disasters of some kind sooner or later; but, since the first sailing of the "Britannia," they have built and owned over one hundred and fifty large steamers, with an aggregate tonnage of 152,361, and an aggregate horse-power of 46,012. The steamers have made considerably over 4,000 trips, a distance of about 12,000,000 miles, and have carried over 2,000,000 passengers to and fro on the stormiest of oceans, without losing a life, or even a letter in the mails intrusted to them. They have been detained by fogs and gales and mishaps, and occasionally they have been given up as lost; . . . but, winter and summer, through the hardest gales, hurricanes, and cyclones of thirty-six years, the Cunard steamers have

made their ports, until now their black hulls and red smoke-stacks are as symbolic of security as is a Bank of England note.

What a picture of fidelity, courage, wisdom, and honesty this record presents! What a prodigious evolution of commercial integrity and nautical skill! As a mere example of business enterprise and rapid growth, the Cunard service deserves a place by the side of the express and the telegraph; while as a corporation wedding the best qualities of the human heart and intellect with financial stability, it is almost heroic.

I have heard complaints that the Cunard officers are uncivil to their passengers. Perhaps they are. We ought not to expect the refinement of a courtier in a man who has been brought up to the rough usages of sea-life. Perhaps they are not. A brusque manner is often the shield of a true and simple-hearted gentleman. But, whether they are or are not ungracious, they are good and faithful seamen, and that, after all, is the essential point—at least it has always seemed so to me when coming down the Irish Channel from Liverpool to Queenstown in a fog or gale, with a threatening coast on both sides. I have watched the captain then with much reverence, and have been as studious of his moods as his subordinates were. Out on the bridge he has stood, swathed in oil-skins, and his beard glistening with moisture, for a period of thirty-six hours or longer, without relief, and without other refreshment than a bottle of beer or a cup of coffee—all his energies and senses concentrated in his duties with exhausting intensity. The steamer has seemed to be imbedded in the yellow fog, which has hidden her topmasts and subdued the bright scarlet to a pink. The mates and sailors have been relieved from time to time, but the captain has never moved from his place until the veil has lifted; his eyes have been steadily fixed on the dimmest shadow that has projected itself through the haze, and his ears strained to catch the faintest echo.

Of the two million passengers carried to and fro, more than half the number have been Americans; and I wonder how many of these, who have passed through a storm on the ocean, are not sensible of a debt of gratitude to the Cunard Line? Two or three winters ago, the "Calabria" was crossing in command of that grand

old seaman, Captain McMickan, and when she was about half-way across, the wind increased to such an extraordinary degree of violence that it was impossible to keep her up to it. Many a vessel has foundered under similar circumstances; but Captain McMickan was fully equal to the situation, and saved his steamer by a feat of seamanship which won immediate recognition as having few parallels for bravery and skill in naval history.

The discipline is inexorable, and each captain is an autocrat on board his own ship. Of course, it makes a wonderful difference in the pleasure of a voyage if the commander is affable and studious of the passengers' comfort, or curt and uncivil; but, of the two, I would prefer the man who is often on the bridge and absorbed in the reckonings, even though he is saturnine and sometimes gruff, to the man who is fond of saloon company, whist, walnuts, and wine. After-dinner chat instead of chart-studying, sleeping instead of watching, flirtations with the ladies in the cabin instead of inspections of the men in the fore-castle, have cost many hundreds of lives, although I do not wish it to be inferred from this that incivility is any recommendation for a sailor. Brave old Commodore Judkins was austere in his manner, and it certainly was not safe to trouble him with silly questions when the weather was bad; but no one could ever doubt his ability, and for thirty years or more his ship carried the best-paying class of passengers, who booked their state-rooms six months beforehand, such was the confidence his unremitted attention to duty inspired. The late A. T. Stewart invariably crossed with him, and used to declare that he could never feel afraid, not even in the worst storm, while Captain Judkins was on the bridge, and this sense of security was generally shared by all who traveled with him. He retired from the service two or three years ago, after having made over five hundred voyages.

Some time ago a young man, crossing in one of the steamers, was interfered with, in something he was doing against the rules of the ship, by the captain, John Macauley, a bluff old seaman, who had risen from the ranks, and who is now the company's superintendent in Boston. The passenger said he had received permission from the purser. "The purser, sir!" cried Macauley, in his deepest voice, and draw-

ing himself to his fullest height—"the purser, sir!—I am commander of this ship!" That was characteristic of another thing about the service: there is never any doubt among the officers or men as to who the captain is, and in times of peril this is a very important thing.

The discipline is not often extended to the passengers, but the saloon will not harbor any one who breaks the rules. Seven years ago I crossed with Captain Murphy in the "Tarifa," and among the cabin passengers were some fast young Englishmen, who were one day caught by the purser, Mr. Quintin Leitch, insulting some women in the steerage. Mr. Leitch threatened to put them in irons, and they immediately went to the captain with an indignant remonstrance. "By Jove," cried he, when he had heard them, "if I ever hear of your going into the steerage again, I will put you in irons myself!"

They are a steady-going, conservative lot, the old Cunarders, and never do their business with a flourish or spasm—neither the owners nor the officers. The line, which includes over fifty large steamers, remains exclusively in the hands of the firm that started it. There is no stock-jobbing or patronage about it. The men employed are selected for their worth, and not at the instigation of any meddling director. The chief consideration in building the ships is strength, and the second consideration is speed; but strength is never sacrificed to speed or appearances. The manager in Liverpool is Mr. Charles MacIver, one of the founders—whose son is one of the members of parliament for the town—a straight, shrewd, practical man, with a personal knowledge of nearly all his officers, and a still more intimate knowledge of his ships. He exacts the strictest attention to duty, and never pardons an error in this direction. He often drives down to the docks and inspects the steamers in port from the stoke-hole to the wheel-house. The hour of his coming is never known, and if any man is found away from his post, that man, might as well resign. An officer (Mr. G——) died in Liverpool recently who had for nineteen years held the same position in the service, while others had been promoted over his head. He was a sober man, an experienced sailor, and a skillful navigator. Many wondered why he never rose, and some tell this anecdote in explanation.

One night old Mr. MacIver drove down to the Huskisson Dock, and asked, on one of the steamers, for the officer in charge. The watchman stated that he had gone on shore, but would be back in an hour or two.

"Who is it?" asked Mr. MacIver.

"Mr. G——, sir."

"Very well; when Mr. G—— comes on board, tell him to take my carriage and drive to my house."

When Mr. G—— reached the house he found Mr. MacIver seated in his library.

"You were absent from your post to-night, sir; I wanted to see you, sir; that's all." And Mr. G—— was bowed out by the implacable old Scotchman, in whose eyes a neglect of duty was the worst possible offense; and never from that night to the day of his death was he promoted to a more responsible position.

On another occasion Mr. MacIver was on board one of the steamers as she was passing from the river into dock, and stood watching some sailors hauling a rope under the direction of a mate in uniform, who was helping them with a will. Mr. MacIver was secretly pleased with his zeal, but, touching him on the shoulder, said, with affected severity, "We do not engage you for that kind of service, sir!" The mate relinquished the rope at once, expecting a further reproof; but during the next week he was promoted from the third to the second rank.

Few changes ever take place in the organization of the line. In the Liverpool office the same men, except where death has left a mark, are found at the same desks, attending to the same duties, as were found there fifteen or twenty years ago—a trifle older and grayer, but in most other things apparently unaltered. The little steam-tender "Satellite" runs to and fro with passengers and mails between the landing-stage and the large steamers lying in the river, as she has done for the past thirty years. Old Captain Hetherington is still on her bridge, with the same old helmsman beside him. Some of the old employes have gone into the newer lines, however, for which the Cunard service has been a nursery, supplying managers, captains, officers, and engineers. Captain Kennedy, of the "Germanic," for instance, was, for many years, chief officer of the "Scotia;" and Captain Forsyth, of the "Dakotah," will be remembered by travelers as chief officer of the "Persia."

Postal Information.

Domestic Postage.

To any point within the United States, Canada, New Brunswick, or Nova Scotia :

Letters, or any matter so inclosed that it cannot be examined without injury to the wrapper, three cents for each half ounce or fraction thereof. Drop-letters, at offices having carriers, two cents per half ounce or fraction thereof; at offices without carriers, one cent. All packages containing written information are rated at letter postage. A letter packet must not weigh over four pounds. At least three cents must be paid on a letter packet; if more is due and not paid it will be collected on delivery. A letter will be returned to the writer free if a request to do so is placed on the outside of the envelope. Letters sent to the wrong place will be forwarded free at the request of the person to whom they are addressed. To register a letter packet, prepay it fully and add ten cents in stamps and your name and address; this will secure the return of a receipt for it. Manuscripts, except for books, are charged letter rates.

All letters remaining uncalled for thirty days in a post-office, after being advertised, are sent to the Dead Letter Office, except letters bearing a request to return to the writer if not called for within a specified time, and letters bearing the name and address of the writer on the outside. Such letters are not advertised, and are not sent to the Dead Letter Office, but are returned direct to the writers. The use of "request" envelopes is recommended by the post-office authorities.

Postal-Cards.—There must be nothing whatever attached to a postal-card, except that the address may be pasted on, nor anything written or printed on the face except the address. Anything the sender desires may be written or printed on the back, provided it is not scurrilous or indecent. Postal-cards are not returned to the senders, nor advertised, nor sent to the Dead Letter Office. If not called for in sixty days they are burned. Any printed card may be sent through the mails, if prepaid at the rate of one cent per ounce

or fraction thereof, provided it contains no written matter except the address, which, with the stamp, should occupy one side. Postal-cards may be sent to Newfoundland or any European country, by adding a one-cent postage stamp.

Printed Matter.—Pamphlets, magazines, books, posters, prospectuses, maps, occasional publications, transient newspapers, periodicals, handbills, sheet music (printed), proof-sheets, regular publications designed primarily for advertising purposes, or for free circulation at nominal rates, and corrected proof-sheets,—one cent for each *two* ounces or fraction thereof.

a. Exceptions.—Newspapers, excepting weeklies, periodicals not exceeding two ounces in weight, and circulars, *deposited in a letter-carrier office, for delivery by the office or its carriers*, one cent *each*; periodicals weighing more than two ounces, two cents.

Merchandise and Circulars.—Chromos, engravings, photographs, prints, lithographs, stereoscopic views, seeds, cuttings, bulbs, roots, scions, printed cards and blanks, card-board, photographic paper, plain and ornamental paper, letter envelopes and postal wrappers, book manuscript, unsealed circulars, patterns, minerals and all other mailable merchandise—*one cent for each ounce or fraction thereof*. Samples to Canada, New Brunswick and Nova Scotia, ten cents for eight ounces, which is the limit of weight.

No postal packet may exceed four pounds in weight except books, documents printed by order of Congress and documents from the Executive Departments of the government. All except letter packets must be so wrapped that their contents can be *thoroughly* examined without cutting or injuring the wrapper or cord (a sealed envelope with notched corners is not a proper wrapper), and no signs or marks of any kind may be made on the wrapper or its contents except the address and the following :

Publishers may print the date of expiration of subscription on wrappers, and may inclose bills and receipts. Business cards may be printed or pasted (if printed)

on wrappers. Samples may be numbered to correspond with similar marks in catalogues, invoices or letters. Typographical errors in circulars, etc., may be corrected in writing, and an author may add to a proof-sheet new matter, if for the purpose of completing the article. A circular may contain a written address inside, but nothing else. A simple mark may be made to call attention to an article in printed matter. Any packet may have the name and address of the sender, with the word "From" prefixed on the wrapper, and the number and names of the articles may be attached.

Liquids, poisons, explosives, etc.—anything liable to injure the mail-bags, their contents, or employés of the department—if discovered, will be thrown away.

Stamps cut from stamped envelopes or newspaper wrappers are not good, but if the whole envelope is presented, and the postmaster satisfied that it has not been used, it will be redeemed in stamps.

Printed matter, merchandise and other third-class matter will not be forwarded from the office where it is addressed, unless the postage is paid anew, and a request to return such packages written thereon subjects the matter to letter postage.

To inclose any written matter in printed matter subjects the person mailing the same to a fine of five dollars unless the person receiving the package pays letter postage on the same. If articles upon which different rates of postage are charged are inclosed in the same package, postage must be paid at the highest rate.

Post-Office Money Order Fees are as follows: For orders not exceeding fifteen dollars, ten cents; from fifteen to thirty dollars, fifteen cents; from thirty to forty, twenty cents; from forty to fifty, twenty-five cents. Money orders are considered perfectly safe, and are sometimes more convenient than bank drafts, as the holder is not usually required to be identified. He must be able to say from whom and from where the order comes. The payee of an order may request payment to be made to another person, but only one such indorsement is allowed. Money sent through the mail, even though the letter be registered, is at the risk of the sender, except where there is a special agreement to the contrary.

The mailing of any letter or circular concerning lotteries, gift concerts, or simi-

lar enterprises offering prizes; and the mailing, or receiving through the mail, of any indecent publication, or any article designed for any immoral use, or any notice giving information as to the procuring of such articles,—are punishable by either fine or imprisonment, or by both.

Foreign Postage.

To Mexico, direct by sea, letters ten cents, papers one cent per ounce or fraction, and one cent additional for each paper; land *route*, letters three cents, papers one cent. To Brazil, direct *route*, letters fifteen cents, papers same as to Mexico; *via* British mail, letters twenty-one cents, papers four cents.

To Germany, Austria, Hungary, Belgium, Denmark (including Iceland and the Farge Islands), Egypt, Spain (including the Balearic Isles, the Canary Islands, the Spanish possessions on the northern coast of Africa, and the postal establishments on the western coast of Morocco), Great Britain (including the Island of Malta), Greece, Italy, Luxemburg, Norway, the Netherlands, Portugal (including the Island of Madeira, and the Azores), Roumania, Russia (including the Grand Duchy of Finland), Servia, Sweden, Switzerland and Turkey—letters five cents, newspapers two cents. To Newfoundland, letters six cents, papers two cents; British West Indies, *via* St. Thomas, letters thirteen cents, papers four cents; French colonies, letters ten cents, papers four cents.

To most Asiatic countries there are three *routes*, viz: *via* San Francisco, *via* Southampton, and *via* Brindisi, and the rates for each are given below in the above order. To Australia, except New South Wales and Queensland, letters five, fifteen and nineteen cents, papers two, four, and six cents; Hong Kong, Canton, Swatow, Amoy, and Foochow, letters ten cents, papers two cents; Shanghai, *via* San Francisco, letters five cents, papers two cents; other parts of China, letters twenty-seven and thirty-one cents, papers four and eight cents; Japan, letters five, twenty-seven, and thirty-one cents, papers two, four, and eight cents; British India, letters ten cents, papers four cents.

The maximum weight of a foreign postal packet is, for patterns of merchandise,

eight and three-fourths ounces; for other articles, except letters, two pounds and three ounces. Foreign postal packets must contain no article subject to customs duties, and no gold or silver coin.

Prepay *all* postage, not only because in some cases the package will not be forwarded unless prepaid, but because it is a shabby thing to require a correspondent to pay your postage. Write the address *very plainly and fully*. Be sure you give the name of the *post-office*. In writing a letter always begin as you wish the answer directed, and sign your full name. If people only knew how much trouble and loss would be saved by following these directions, they would do it, we feel sure. Put the stamp on the right-hand upper corner, and be sure that it adheres firmly.

The fees for money orders on Great Britain and Ireland and Switzerland are as follows: not over ten dollars, twenty-five cents; from ten to twenty dollars, fifty cents; from twenty to thirty dollars, seventy-five cents; from thirty to forty dollars, one dollar; from forty to fifty dollars, one dollar and twenty-five cents. On Germany, not over five dollars, fifteen cents; all others as above.

Note.—These are the rates for letter packets not exceeding one-half ounce, and in most cases for single newspapers not weighing over four ounces. In several cases it is for single papers, no matter what the weight. Where there are several *routes* with different rates, the one paid for should be placed in the left-hand upper corner of the packet.

Insurance Topics.

A Great and Good Work.

DURING the year 1875 the forty-six life insurance companies doing business in the State of New-York paid out in death-claims the enormous sum of twenty-five and a quarter million dollars (\$25,250,792). There are two or three facts that add to the importance of this statement. In the first place, this was the sum actually *paid*, not the amount of claims presented against the companies—though the latter item (\$26,145,568) was less than a million more. In the second place, it was the amount paid in *death-claims*, and does not include the sums paid as matured endowments, nor the amounts returned to living policy-holders as dividends and surrender values. The impressive fact is that *this twenty-five and a quarter million dollars went to the families and heirs of men who died*.

This sum was paid to about eight thousand families; and if we suppose that these families consisted of no more than three persons each, here were twenty-four thousand persons who received over a thousand dollars each, at a period likely in many cases to be one of financial embarrassment as well as of unutterable sorrow. What a vast multitude was this! what

a long and sad procession moving to the graves, not only of the ones so dear to them, but of the ones upon whom they depended for food and clothing, for education, for a thousand things that money and money alone can buy! And though the money thus left to bereaved ones is as nothing in comparison with what they lost, it is practicable evidence of the wise and loving forethought of the dead, and, next to what was taken, it is probably the very best and most helpful thing that could have been left. Money is a friend in trouble that no one need despise.

And yet this is but the record of a single twelve months, and the work of saving, by means of life insurance, all that can be saved from the ruins of broken homes, is going on with increasing success year after year. During the first half of 1876 the NEW-YORK LIFE INSURANCE COMPANY paid in death-losses \$793,122, as against \$776,072 during the corresponding period in 1875, and we have no doubt the figures for the whole year will show a corresponding increase in the sum total thus disbursed. If we go back ten years and sum up the benefactions of life insurance, to those who have been bereft of husbands and fathers, we shall find that they reach a total of *over one hundred and fifty million dollars*. Remember—

ing that life insurance costs only from about two to ten per cent. per annum on the amount insured, may we not say, in all truth and soberness, that no other such accumulations as these were ever made so easily, nor were any ever disbursed by human hands to more worthy recipients!

Insurance vs. Money at Interest.

ONE of the commonest fallacies which life insurance agents meet is this: "A man might better put his money in the savings bank than into a life policy." Of course it is a great mistake,—as many have learned to their sorrow,—but it is still put forth by thousands who have never carefully considered the two methods. Believing that our readers desire to know the exact truth of the matter, we have prepared a table, which will be found on the opposite page, to which we ask their attention in connection with this article. We have taken the insurance rates at the age of thirty, because that is the average of twenty-five and thirty-five, and men between those ages usually have families, and need insurance. Of course the rates for a younger person would give results more favorable to insurance.

What the Table Shows.

The table shows how much a family would receive from each method at the death of the insured, should that take place between the ages of thirty and fifty-one. The amount given is that which would be received should death occur at the *beginning* of the year; of course the amount which would be received from money at interest would vary *during* each year. It also shows how many chances there are in 1,000 that a person will die in every year between the ages of thirty and fifty-one. That is, out of 1,000 persons of that age, so many will die.

We hardly need to comment on these figures. They make it as clear as noonday that there is no insurance in money at interest. The \$100, which secures \$4,405.28 on the day the first payment is made, would not amount to a single thousand *in more than seven years*, and during that time over 60 persons in 1,000 will die. *Over thirteen years* will elapse before money at interest will bring *half* the amount that it

would if invested in insurance, and during this time 121 persons in 1,000 will die. Before the money at interest reaches the amount afforded by a life insurance policy, about 210 in 1,000 will have died. This is too great a hazard when one's own flesh and blood are at risk.

There is no antagonism between life insurance and savings banks. The two systems of laying aside money are radically different. The insurance company provides against poverty during the time in which a man would be earning money to put in the bank. This is the *period of danger*, and for this *insurance alone CAN provide*.

These Estimates Low.

The table might be made to show results much more favorable to insurance, and still be within the bounds of truth. No account is taken of dividends, because they cannot be ascertained in advance. But they are paid by the NEW-YORK LIFE INSURANCE COMPANY regularly. We could select from the Company's books cases where persons have received *from matured endowments* more than they would have done from money at interest. But it does not always happen so, and the Company prefers not to put these special cases forward as examples.

The Other Tables.

We also give tables showing the cost of Ordinary Life Policies, Fifteen, Twenty, Twenty-five and Thirty-Year Endowments, Ten-Payment Life, and Ten-Payment Endowments due in twenty, twenty-five and thirty years, respectively. Rates for all desirable forms of policies will be furnished on application to the Company or its agents.

The amounts given in Table 1 are to be paid every year until the Policy becomes due, either by the death of the person insured or by the expiration of the time designated at the head of the column from which the rate is taken. The dividends that accrue from year to year may be applied to reducing the amount actually to be paid, or to increasing the amount of the Policy.

The amounts in Table 2 are to be paid every year for ten years, and the insurance is payable, as in the other case, at the time indicated at the head of the column from which the rate is

(Continued on page 42.)

SHOWING the COMPARATIVE VALUE

\$100 per year Invested in Life Insurance,

\$100 per year placed at Comp. Int. at 6 per ct.

AND

TOGETHER WITH THE NUMBER OF DEATHS
IN EACH YEAR AMONG ONE THOUSAND
PERSONS, ACCORDING TO THE
AMERICAN TABLE OF
MORTALITY.

Table computed for men beginning at 30
years of age, and no account taken of probable
dividends.

Should one die at the age of	HIS HEIRS WOULD RECEIVE—		Deaths among 1,000 persons.
	From the Money at Interest.	From the Insurance Co.	
30	\$100.00	\$4,405.28	8.4
31	205.00	4,405.28	8.5
32	318.36	4,405.28	8.6
33	437.46	4,405.28	8.7
34	563.71	4,405.28	8.8
35	697.53	4,405.28	8.9
36	839.38	4,405.28	9.1
37	989.75	4,405.28	9.2
38	1,149.15	4,405.28	9.4
39	1,317.06	4,405.28	9.6
40	1,487.99	4,405.28	9.8
41	1,662.41	4,405.28	10.0
42	1,840.81	4,405.28	10.3
43	2,011.51	4,405.28	10.5
44	2,187.66	4,405.28	10.8
45	2,370.25	4,405.28	11.3
46	2,560.72	4,405.28	11.6
47	2,759.57	4,405.28	12.0
48	3,000.57	4,405.28	12.5
49	3,376.00	4,405.28	13.0
50	3,678.56	4,405.28	13.8
51	4,399.27	4,405.28	14.5

ANNUAL PREMIUMS

To Secure \$1,000,

PAYABLE AS INDICATED, OR AT DEATH, IF PRIOR.

Age.	At Death only.	In 30 Years.	In 25 Years.	In 20 Years.	In 15 Years.
25	\$19.89	\$30.61	\$37.17	\$47.68	\$66.02
26	20.40	30.86	37.34	47.82	66.15
27	20.91	31.02	37.52	47.98	66.29
28	21.48	31.25	37.72	48.15	66.44
29	22.07	31.50	37.92	48.33	66.60
30	22.70	31.78	38.16	48.53	66.76
31	23.35	32.09	38.41	48.74	66.92
32	24.05	32.43	38.69	48.97	67.06
33	24.78	32.79	38.93	49.22	67.20
34	25.56	33.19	39.31	49.49	67.36
35	26.38	33.63	39.68	49.79	67.52
36	27.25	34.11	40.07	50.11	67.68
37	28.17	34.64	40.50	50.47	67.85
38	29.15	35.23	40.98	50.86	68.02
39	30.19	35.88	41.52	51.30	68.19
40	31.30	36.59	42.10	51.78	68.37
41	32.47	37.38	42.75	52.31	68.56
42	33.72	38.24	43.47	52.89	68.76
43	35.05	39.10	44.26	53.54	68.97
44	36.46	40.23	45.12	54.25	69.19
45	37.97	41.37	46.08	55.04	69.42
46	39.58	42.59	47.15	55.91	69.67
47	41.30	43.88	48.32	56.86	69.93
48	43.13	45.24	49.61	57.90	70.21
49	45.00	46.66	51.01	59.15	70.51
50	47.18	48.14	52.54	60.54	70.83
51	49.48	49.68	54.20	62.07	71.25
52	51.78	51.39	56.00	63.84	71.77
53	54.31	53.24	57.92	65.86	72.32
54	57.02	55.24	60.00	68.14	72.90
55	59.91	57.40	62.24	70.69	73.51
56	63.00	59.74	64.66	73.42	74.15
57	66.29	62.26	67.26	76.34	74.82
58	69.82	65.00	70.07	79.48	75.52
59	73.60	67.98	73.15	82.82	76.25
60	77.63	71.20	76.50	86.37	77.01
61	81.90	74.66	80.14	90.14	77.80
62	86.58	78.36	84.28	94.17	78.61
63	91.51	82.30	88.74	98.41	79.44
64	96.86	86.49	93.50	102.88	80.30
65	102.55	90.94	98.56	107.51	81.20

ANNUAL PREMIUMS

For Ten Years,

PAYABLE AS INDICATED, OR AT DEATH, IF PRIOR.

Age.	At Death only.	In 30 Years.	In 25 Years.	In 20 Years.
25	\$12.56	\$58.14	\$65.64	\$75.39
26	13.37	58.39	65.83	75.54
27	14.22	58.65	66.04	75.71
28	15.10	58.94	66.26	75.89
29	16.02	59.25	66.50	76.08
30	17.00	59.60	66.76	76.29
31	18.04	59.98	67.06	76.52
32	19.12	60.39	67.37	76.76
33	20.24	60.84	67.70	77.02
34	21.42	61.33	68.08	77.30
35	22.66	61.87	68.49	77.62
36	23.93	62.46	68.93	77.95
37	25.24	63.10	69.42	78.33
38	26.60	63.81	69.96	78.73
39	27.99	64.59	70.56	79.18
40	29.43	65.44	71.21	79.68
41	30.92	66.37	71.93	80.23
42	32.46	67.39	72.72	80.83
43	34.05	68.50	73.58	81.49
44	35.67	69.70	74.54	82.22
45	37.32	70.97	75.58	83.03
46	39.02	72.31	76.71	83.93
47	40.76	73.72	77.91	84.92
48	42.54	75.20	79.20	86.02
49	44.36	76.75	80.60	87.22
50	46.22	78.38	82.14	88.54
51	48.12	80.11	83.82	89.97
52	50.06	81.94	85.64	91.50
53	52.04	83.88	87.60	93.14
54	54.06	85.94	89.71	94.89
55	56.12	88.12	91.96	96.74
56	58.22	90.44	94.36	98.69
57	60.36	92.90	96.91	100.74
58	62.54	95.50	99.61	102.88
59	64.76	98.24	102.46	105.11
60	67.02	101.14	105.46	107.44
61	69.32	104.18	108.61	110.87
62	71.66	107.36	111.92	114.41
63	74.04	110.68	115.32	118.06
64	76.46	114.14	118.81	121.82
65	78.92	117.74	122.39	125.69

taken. In both cases the insured participates in the profits of the Company until the Policy becomes due; and where the premiums are paid according to Table 2, if the insured survives the ten years, the dividends are paid him in cash, or by increasing the amount of his insurance.

Why Men Insure Their Lives.

THE reason, is briefly this: *Because there is no other way in which they can secure their families against a serious danger.* That danger is that they will die and leave their families without the means of a comfortable and independent support. Recognizing the fact that every one is liable to sudden death, no matter how great the probability of long life may be, multitudes of men are not content to run that risk of leaving their families either to the charity of friends or to their own unaided resources. They know that, with all they themselves can earn, it is difficult enough to provide a home, food, clothing and schooling for the children; they know that without their own earnings it would be impossible. Seeing, then, that this danger menaces their families, they seek for some means of guarding against it.

So long as they can live and labor they can get along, and save a little every year; but it would take ten, fifteen, or twenty years to *save* from their earnings enough to leave their families in comfortable circumstances. And during all these years their families would be in constant danger. Of a thousand persons, thirty years of age, eight will die during the first year, according to the American Table of Mortality, and during the next fifteen years the yearly deaths will average about nine a year. This is too great a risk. Just here the Life Insurance Company steps in and offers, in consideration of the payment of a very small sum each year until death, to pay to the family a large sum at death, whenever that shall take place. Men see at once that life insurance can do for them what nothing else can, *viz.*, it can *convert the probability of life into solid capital in case of death.*

For these reasons men insure—*first*, because there is a real danger impending over their families; *second*, because life insurance offers ample protection against that danger, a pro-

tection which begins at once, which costs, but little now, and future payments grow smaller instead of larger and are conditioned upon the continuance of life. Life insurance is therefore within the reach of persons of very limited means, and, if taken in a good company, it affords *instant security, ample security, and constant security.* This is a combination of advantages that nothing else pretends to offer, and it is just what the circumstances of thousands demand.

We ought to say farther, in justice to those who insure, that the reasons which impel them are *moral* reasons and reflect the highest credit both upon their prudence and their sense of justice. The right to assume the responsibility of a family is conditioned upon one's ability to provide for it, and a man owes support to his dependents just as much after he is dead as before, if he could have provided that support while living. This obligation arises from the inability of dependents to support themselves and therefore continues as long as the inability continues. And every man is in duty bound to look ahead, and, as far as in him lies, to provide for every reasonable contingency. Death is such a contingency and all men know it. To be sure, the physical penalty of neglect will fall, not upon the man himself, but upon his wife and children; and it is this very consideration that, to many men, makes life insurance not only desirable but imperative.

Where Men Ought to Insure.

IT is not enough that a man insure his life—he ought to insure in the best company that will insure him. Although life insurance can boast of fewer failures than any other business of its magnitude in this or any other country, nevertheless some companies have failed and many have been obliged to wind up their affairs. And, while in most cases the latter class have been able to re-insure their risks, yet policy-holders have been put to much inconvenience by these transfers, and have actually lost large sums that would have been returned to them in dividends had they insured in good companies.

And there has been loss in other ways. The man who has been transferred two or three times often gets disgusted and drops his Policy. Sometimes he does this, intending to take

another in a better company, but finds, to his surprise and sorrow, that he is no longer insurable. If he knows his health to be impaired, he may retain his policy, but his insurance costs him more every year than it would in a good company, and he has a lurking fear that it may not be paid in the end. We propose, therefore, to state some general principles by which a good company may be known.

1. Age.—Other things being equal, an **old** company is preferable, because its officers have experience, and the fact that it has lived long argues well for its stability.

2. Strength.—Other things being equal, a **large** company is preferable, because a large business can generally be managed at a less expense, proportionally, than a small one. If age has brought a company a good name, then age and strength will inspire confidence and bring business to it.

3. Mutuality.—Other things being equal, a **purely mutual** company is preferable, because such a company affords insurance at its actual cost **to the company**; and if the company be old and large, the actual cost ought to be low. Moreover, a purely mutual company is more likely to deal liberally with its policy-holders—to be equitably, rather than technically, just.

4. Security.—Other things being equal, a company that makes the security of its policy-holders a more important consideration than large dividends, rapid progress, or the adoption of questionable schemes of insurance, that chooses a wise economy rather than vain show—is preferable. **Far-seeing management** is the keystone, without which the whole structure will tumble down. Yet the best of management cannot make some companies desirable for years to come.

5. Success.—Other things being equal, a company that does a **large and steady business**—that receives a large income, both in premiums and interest on its invested assets; that returns large amounts to its policy-holders in death-claims, dividends, and returned premiums on canceled policies; that accumulates a large surplus every year; and that is increasing in strength—is preferable. Such a company is a good company to insure in, because it is doing year after year, and doing well, just those

things which men desire life insurance companies to do for them.

6. Adaptation.—Other things being equal, the company that offers **policies** best adapted to secure the end desired, is preferable.

A Great Success and its Causes.

ON the first day of January, 1876, THE NEW-YORK LIFE INSURANCE COMPANY had been doing business somewhat over thirty-one years. During that time it had issued over 118,500 policies, covering insurance to the amount of about \$350,000,000. It had received in premiums nearly \$62,000,000, had returned to policy-holders over \$33,000,000, and had on hand for the security of living policy-holders nearly \$31,000,000. Its surplus over all liabilities, by the New-York State standard, was over \$5,000,000. It entered upon its thirty-second year with a well-earned and enviable reputation for equitable dealing with its patrons, and with the respect and confidence of its business competitors.

Of course there are reasons for so great a pecuniary and moral success, and we think we shall be doing the cause of honest life insurance a service by putting some of the most prominent of those reasons before our readers. They are:—

1. The Company was formed upon Right Principles.—(a) It has been a **Purely Mutual Company** from the first. The members constitute the Company. Upon entering, each agrees to pay in proportion to the additional risk thereby imposed upon those who are already members. At the end of every year it has been found that, after paying all the losses that had fallen upon the Company, and providing for the perfect security of the remaining members, there still remained a surplus to divide among members in proportion to their contributions to it. This has been so divided, and so the premium rate has been in fact largely reduced.

(b) It has maintained **The Highest Standard in use in this Country in Estimating its Reserve Fund**. That no doubt may exist as to the ultimate payment of all claims as they mature, and to meet the varied requirements of the several States, the NEW-YORK LIFE bases its calculations upon the most con-

servative standard used. The Company thus holds in its reserve for 1876 about **three million** dollars more than is required by the standard of the State of New-York. The policy of the NEW-YORK LIFE has always been to establish and maintain perfect **security** above all other things.

2. Skillful and Economical Management and Upright Dealing.—(a) Had not the management of the Company been economical and skillful, it never would have accumulated so many millions in surplus, and had its manner of dealing not been upright it would not have distributed this surplus among its policy-holders. This is plainly proved by the fact, that very few companies have either done as much business, or accumulated and distributed as much surplus in proportion to their income; while a large number of others, charging substantially the same rates, have fallen behind the requirements of the law, and have gone out of business. The interest receipts of the NEW-YORK LIFE during the last two years exceeded its death-losses by **more than half a million dollars**.

(b) The same equitable principles have been applied in the payment of death-losses as in the distribution of surplus, and the amount thus paid to policy-holders' families has been proportionately increased. No mean advantages have been taken of trivial violations of the letter of the contract, and many policies have been paid where, according to the decisions of the courts, payment could not have been compelled. They were paid because morally they were just claims, whether they were legally so or not. The Trustees and Officers, by reason of the Company being purely mutual, have been arbitrators between the members, with no pecuniary interest in the decision of claims, and have therefore been prepared to act impartially.

3. Plans Adapted to the Wants of the Public.—(a) Setting out with the ordinary Life and Endowment policies, it was finally perceived that these, as then issued by all companies, sometimes worked substantial injustice, by practically confiscating the reserves which had accumulated upon them, if for any reason the policy-holders withdrew from the Company. A new form of policy was demanded which should be more adjustable to

men's changing circumstances, and the "Ten-Year Non-forfeiture Life Policy," originated and introduced by this Company, supplied that demand. The non-forfeiture idea became so popular that the Company has since incorporated it in all its policies (except those issued on the Tontine plan), and other companies have been obliged to adopt it in some form or other. **This feature saves millions of dollars every year to life insurance policy-holders everywhere, and for it they are indebted to the NEW-YORK LIFE.**

(b) For those who are reasonably certain of continuing their policies for ten, fifteen, or twenty years, should they live so long, the Company has devised the "**Tontine Investment Policy**," which combines in one form the greatest number of advantages obtainable in a life insurance policy. These advantages are so grouped and held in reserve for the exclusive benefit of certain classes, that, at the completion of stated periods in the future, not only the greatest **profit** may be realized by the survivors when the **protection** of an insurance may be no longer needed, but such choice of other varied benefits is provided instead, as will best suit the changed circumstances of the assured in later years. A full explanation of this form of policy will be found on pages forty-seven and forty-eight, to which the reader is referred.

4. As a result of these controlling principles, persons wishing life insurance have found it to their advantage to insure with this Company. It has been secure from failure by being formed on right principles, **and by being well managed.** It has afforded insurance to its members at the actual cost of insurance,—and no honest man desires it at a less price,—and being eminently successful, the cost has been low. Its policy-holders have had the satisfaction of knowing, so far as one may have knowledge of a future event, that in case of their death there would be no quibbling construction put upon the terms of their policies, and no unreasonable delay in their payment. They have committed the interests of their wives and children to the Company as to a trusted friend, and their confidence has not been abused. A company thus organized and thus managed cannot well fail of prosperity, nor of being a blessing to mankind.

A TABLE SHOWING THE Progress of the New-York Life Insurance Co.

IN THE

Amount of Insurance Effected, the Income of the Company, the Sums Paid to Policy-holders and their Families, and in the Sums Held and Invested for the Benefit of Living Policy-holders, during a period of Thirty-one Years.

PERIOD.	Number of Policies Issued.	Amount Insured.	Premiums Received.	Received from Interest, etc.
1845 to 1849—five years.	4,767	\$8,116,349	\$410,378.07	\$13,395.17
1850 to 1854—five years.	5,448	12,677,702	1,544,064.75	361,775.96
1855 to 1859—five years.	3,404	12,077,437	1,939,292.51	181,453.66
1860 to 1864—five years.	15,104	38,517,842	4,250,964.45	756,708.15
1865 to 1869—five years.	38,918	126,964,416	16,941,695.69	2,737,397.90
1870 to 1874—five years.	43,831	127,276,323	30,639,982.99	6,235,613.66
1875—one year.	7,029	21,964,190	6,069,002.31	1,870,658.34
Totals, - -	118,501	\$347,594,259	\$61,795,381.27	\$12,157,002.84

PERIOD.	Paid to Policy-holders in		Assets at the end of each Period.	Average Annual Increase of Assets in each Period.
	Death-claims.	Dividends and Ret'd Premiums on Canceled Policies.		
1845 to 1849—five years.	\$112,398.00	\$1,300.47	\$320,581.27	\$64,116.25
1850 to 1854—five years.	645,000.09	371,805.31	902,062.70	116,296.28
1855 to 1859—five years.	870,391.57	246,873.15	1,769,133.24	173,414.10
1860 to 1864—five years.	1,153,724.29	867,984.66	3,741,078.48	394,389.05
1865 to 1869—five years.	3,039,725.77	4,237,570.71	13,327,924.63	1,917,363.23
1870 to 1874—five years.	6,899,121.94	11,170,368.49	27,348,667.08	2,804,148.49
1875—one year.	1,524,814.83	2,481,696.96	30,645,955.64	3,297,288.56
Totals, - -	\$14,245,176.49	\$19,377,599.75		

It will be noticed that the lower line in the above tables gives a summary of the Company's business during 1875. The following table shows its CONDITION at the end of that time, and the PROGRESS made during the year:

CONDITION DECEMBER 31, 1875.

Number of policies in force....	44,661
Total amount insured.....	\$126,132,119.00
Cash assets.....	30,645,955.64
Surplus, Company's standard..	2,499,656.73
" N. Y. State " ..	5,466,341.06

PROGRESS, Etc., 1875.

Increase in No. of policies in force	1,263
" in amt. of insurance held	\$3,296,996.00
" in interest receipts.....	225,552.00
" in assets.....	3,297,288.56
" in surplus.....	214,932.68
Decrease in expenses.....	13,246.85
Excess of interest over death-claims	345,843.51

Not wishing to make comparisons with particular companies, as such a course might not be deemed courteous, we submit the following comparison between the condition of the NEW-YORK LIFE and the average of all other life companies doing business in this State. If any one desires to institute comparisons with particular companies, it may be done by consulting the State Commissioner's report for 1875.

	N. Y. Life.	Average of all others.
Expenses for every \$100 income.....	\$9.18	\$13.66
Assets " " liabilities.....	122.93	115.27
Surplus " " income.....	71.75	54.73
" " assets.....	18.65	14.79
Assets " " risks in force.....	23.83	20.74
Deferred and uncollected premiums for every \$100 assets.....	1.51	2.21

Different Forms of Insurance

OFFERED BY

THE NEW-YORK LIFE INSURANCE COMPANY.

1. Ordinary Life Policies.

THE simplest form of life insurance is that secured by an ordinary life policy, for which the insured pays a certain sum, according to age, every year as long as he lives, and at his death the policy is payable by the Company.

In addition to this simple contract of so much insurance for so much money, these policies entitle their holders to *two* important privileges. *The first* is, that he shall share in the surplus earnings of the Company, in proportion to his contributions to it. That is to say, in a well-managed company insurance really costs less than the table rates, but exactly how much cannot be ascertained until the end of the year. At that time an estimate is made, and, whatever remains to the credit of the policy-holder as surplus is, in a purely mutual company, returned to him on each anniversary of his policy, either in cash or in paid-up additions to the amount of his insurance, whichever he may prefer.

The second is a stipulation for the protection of such as find themselves unable or unwilling to continue their policies after having made several payments on them, and provides that, after the payment of three annual premiums, if the policy is surrendered in accordance with its provisions, the Company will grant in exchange for it a paid-up policy covering a certain specified proportion of the original insurance. Thus the inability to continue the payment of premiums is not allowed to work a forfeiture of those already paid.

The advantage of this form of policy over others is, that, the premiums being smaller, the same sum of money each year will secure a larger amount of insurance, though it may be necessary to continue the payments longer.

2. Limited Payment Life Policies.

A Limited Payment Life Policy differs from the above only in this: (1) that only a limited number of payments is required, this number being fixed upon at the time of insuring; (2) the premiums are higher; (3) the

policy is non-forfeitable, *as above*, after the payment of *two* annual premiums.

These policies have the *special advantage* that the payments may all be made on them while the insured is still young, or while he is still in active business; then if he lives longer than that, the policy is no longer an expense to him, but, on the contrary, the dividends afford a yearly income in cash.

Some men earn large wages, or have large incomes from some source, and feel sure that for ten or fifteen years at least, should they live so long, they will have enough and to spare, but that they would not leave enough to support their families should they themselves be taken away. They wish, while they have money, to pay up a policy of insurance and have done with it. They wish to set aside so much, for the use of their families after their death, and they wish to do it while they are young and prosperous. To meet the wants of such, the NEW-YORK LIFE INSURANCE COMPANY issues life policies paid up in either one, five, ten, fifteen or twenty annual payments. Payment of premium, however, always ceases with the death of the insured.

3. Endowment Policies.

An Endowment Policy provides (1) insurance during a stipulated period, payable, like that of any other policy, at the death of the insured, should he die within the period; and (2) an endowment, of the same amount as the policy, payable at the end of the period, if the insured survive until that time.

The premiums may be paid annually until the endowment is due, or they may be paid up in a shorter time, like Limited Payment Life Policies. In any case, payment of premiums ceases with the death of the insured, should that occur prior to the end of the period selected for paying up the policy. The Endowment Policy thus gives the insured the advantage of a limited term as to payments; provides insurance during the period in which his death would cause most embarrassment to his family; and, if he lives to the stipulated age, the amount of the policy is paid to him at a time when he may need it for himself, or should he be in comfortable circumstances it would set up a son in business or be a good wedding portion for a daughter.

For men who can pay for all the insurance they need at endowment rates, there is nothing like Endowment Policies. *They combine the principle of insurance with that of laying up money.* By the payment of a comparatively small sum a man secures a large sum for his family, in case of his death before the endowment falls due; and if he lives until that time, he has been laying up money for himself. By insuring in a purely mutual company, a man gets his insurance for just what it costs, and gets compound interest on the balance of what he pays in.

4. Tontine Investment Policies.

Many do not know how long they will need insurance, but they know they need it now, and they wish to insure in such a way that a few years hence they can, if they wish, withdraw whatever accumulations there may be on their policies without sacrifice, or, if they still need the insurance, be able to continue it at the *low rates* at which they began, and not run any risk of being rejected at a *new examination*. To such, Tontine Investment Policies, as issued by the NEW-YORK LIFE, are exactly suited, and they are confidently recommended to those who have a reasonable prospect of being able to continue their premiums, but to only such.

The plan is as follows: Those selecting it are placed in classes according to the Policy year of issue and the Tontine period chosen, whether that may be the ten, fifteen or twenty-year period; the election of the period to be made at the time of making the application for the Policy. The annual surplus arising in each of these classes is accumulated for the benefit of the *class*, but no division is made until the expiration of the selected period, and then only to such policies as are actually in force; those terminating prior thereto receiving no dividend. To the representatives of those who die during the period, the original amount insured will be paid. Those who discontinue their policies will receive neither paid-up policies nor surrender values; but profits from this source, as well as from the dividends of those who die during the period, will be placed to the credit of the class to which they belonged.

Its *special advantages* are: 1. It practically gives an endowment policy at life rates. 2.

The estimated profits of those who survive their Tontine periods are large, while the profits on the policies of those who die within their Tontine periods must be large. 3. Prior to the termination of the selected Tontine period, the policy gives to the policy-holder his choice of receiving, at such termination, the whole value of his policy in cash, or, of continuing his insurance in any one of several forms.

The Tontine principle may be applied to any form of policy issued by the Company, provided the benefit will not mature within the Tontine period. The rates of premium will be the same as on any other corresponding form of policy; and if the policy is continued after the expiration of the Tontine period, its status will be the same as that of any other policy of a corresponding form.

The reader will find on page forty-eight the estimated results of a policy, taken at the age of forty, on the Tontine plan. While, as it is there expressly stated, they are *estimates only*, and are not to be considered guarantees on the part of the Company, we wish our readers to know that these estimates have not been carelessly made, but that they are justified by past experience as to losses and gains. To this end, and that they may know how highly this form of insurance is regarded by men well qualified to judge, we quote from letters received on the subject from two eminent Consulting Actuaries:

EDWIN W. BRYANT, Esq., writes: "I have no hesitation in saying that I think it more probable that the *actual results will exceed* than fall short of your estimates. The *various advantages* of this form of policy are well presented in the circular explaining it, and I notice among them several methods of applying the surplus which do not appear to have ever been offered by any other Company."

SHEPPARD HOMANS, Esq., for many years Actuary of the Mutual Life of this city, writes: "The *benefits* you propose to extend to those selecting this class of Policy are more varied in their character and advantages than are afforded by any plan of Insurance now in use by any Company within my knowledge, and are such as cannot fail to render the Tontine Investment Policy a popular, safe, and highly remunerative form of Insurance."

THE TONTINE INVESTMENT POLICY

OF THE NEW-YORK LIFE INSURANCE COMPANY

So combines the Tontine principle in the distribution of surplus with Ordinary Life and Endowment Assurance, as to afford to those who survive certain selected periods, the maximum benefit to which they become entitled by their superior vitality and persistence in payment of premium. Below are given brief illustrations and

ESTIMATED RESULTS

Tontine Investment Policy of \$10,000

ON THE ORDINARY LIFE TABLE OF RATES,

Insuring at 40 years of age, with Premium of **\$313** Annually, during a selected Tontine Period of Ten, Fifteen or Twenty Years.

The BENEFITS PROPOSED, At the option of the Policy Owner, are:	If the 10-Year Tontine Period be chosen, \$3,130 Having been Paid.	If the 15-Year Tontine Period be chosen, \$4,695 Having been Paid.	If the 20-Year Tontine Period be chosen, \$6,260 Having been Paid.
To Sell the Policy to the Company, for Cash. Estimated accumulations or value . . .	\$3,336.80, Being 107 per cent. to Premiums Paid.	\$7,241.00, Being 154 per cent. to Premiums Paid.	\$12,962.70, Being 207 per cent. to Premiums Paid.
OR, To Sell the Policy to the Company, and Purchase a Yearly Income for Life, estimated at	\$286.20	\$699.50	\$1,450.00
OR, To Sell the Policy, and Purchase, with the Proceeds, a Paid-up Policy, Without Profits, estimated at	\$7,500	\$15,000*	\$23,500*
OR, To Purchase, with Surplus, an Annuity for Life, which, combined with Dividend, is estimated at	\$227.90 To Pay Premiums and Continue original Policy.	\$546.30 Will Pay Premium & leave a Surplus for Increasing Income.	\$1,160.10 Will Pay Premium & leave a Surplus for Increasing Income.
OR, To continue Policy by Payment of Premiums, and withdraw the accumulated Surplus in cash, estimated at	\$1,764.90, Being 56 per cent. to Premiums Paid.	\$4,725.70, Being 101 per cent. to Premiums Paid.	\$9,438.40, Being 150 per cent. to Premiums Paid.

* Provided, that when the amount of the Paid-up Policy exceeds the original amount of the Insurance, as a condition precedent to its issue, a satisfactory certificate of good health, from an examiner of the Company, and subject to its approval, shall be furnished.

While these results are based upon data which are expected to be less favorable than future experience will develop, and as such have been approved and indorsed by some of the most competent and experienced Life Insurance experts, and by men of great financial and business experience, it is expressly stated that they are presented as estimates only, and are not to be considered as promises or guarantees. The elements involved—viz: mortality, interest, and miscellaneous profits—being variable in their nature, exact results cannot be foretold. The Company can only promise that by the judicious selection of risks, and by great care in management, every effort shall be made to meet the expectations of those who may select this form of policy, and it is believed that they can be relied upon with as great a degree of certainty as stockholders rely upon the future dividends of stock held by them in the best managed railroad corporations and banking institutions.

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Capital,	- - - - -	\$250,000
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Jan. 1876, Capital & Surplus,		\$538,000

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1850. TWENTY-EIGHTH YEAR 1877.

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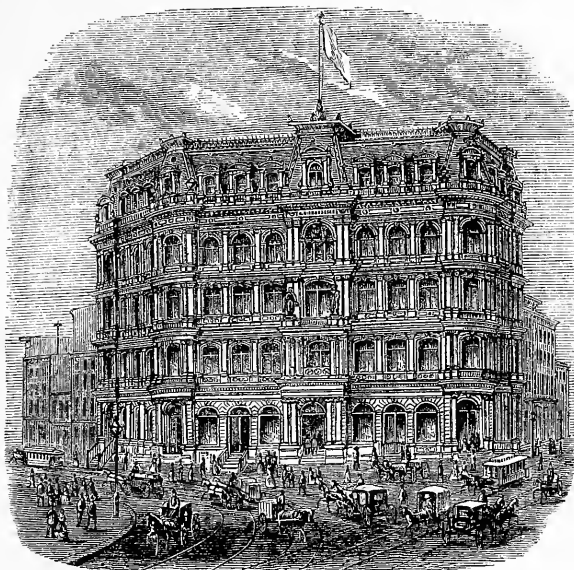
Cash Capital, . . .	\$150,000.00
Surplus, June 30th, 1876, . . .	200,865.16
Gross Assets, June 30th, 1876,	<u>\$350,865.16</u>

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ANNUAL STATEMENT.

January 1st, 1876.

Cash Capital,	\$200,000.00
Surplus,	204,643.44
	\$404,643.44

ASSETS.

Bonds and Mortgages,	\$109,000.00
Temporary Loans,	17,050.00
United States 6% Registered Bonds,	245,250.00
New-York County Bonds,	5,400.00
Cash in Banks and on hand,	26,157.56
Interest accrued,	128.33
Premiums in course of collection	6,727.96
Total Assets,	\$409,713.85

LIABILITIES.

For Losses in process of adjustment,	\$3,403.75
For Rent Due, &c.	1,666.66
	\$5,070.41
Total Net Assets,	\$404,643.44

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Cash Capital	-	-	-	\$300,000.00
Reserve for Re-insurance,	-	-	-	72,029.08
Reserve for Unpaid Losses,	-	-	-	10,435.00
All Other Liabilities,	-	-	-	1,100.00
Net Surplus,	-	-	-	423,611.59
Total Assets,	-	-	-	\$807,175.67

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FIRE INSURANCE COMPANY.

Office, No. 207 Broadway.

STATEMENT, JULY 1, 1876.

Cash Capital,	-	-	-	-	\$200,000.00
Surplus, -	-	-	-	-	218,605.37
					\$418,605.37

ASSETS.

Stocks and Bonds,	-	-	-	-	\$312,900.00
Temporary Loans,	-	-	-	-	59,400.00
Cash in Banks and on hand,	-	-	-	-	29,102.50
Interest Accrued,	-	-	-	-	6,440.39
Premiums in course of collection,	-	-	-	-	10,762.48

Total Assets, - \$418,605.37

No Unpaid Losses.

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Cash Capital,	.	.	\$200,000.00
Surplus,	.	.	275,000.00
Assets,	.	.	\$475,000.00

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AUGUSTUS COLSON, SECRETARY.

STAR FIRE

INSURANCE COMPANY,

161 Broadway, New-York.

CASH CAPITAL.....\$200,000.00
CASH ASSETS, Nov. 1, 1876..... 436,201.25
NET ASSETS, deducting all Liabilities, including Re-Insurance..... 347,656.34

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ORGANIZED 1850.

CAPITAL, \$200,000.00
NET SURPLUS, 316,307.16
TOTAL ASSETS (Over liabilities), 516,307.16

STATEMENT, NOVEMBER, 1876.

ASSETS.

Cash.....\$16,852.29
 Bonds and Mortgages..... 82,950.00
 Loans on Stocks 15,625.00
 United States Government Bonds, market value 247,236.00
 Brooklyn City Stocks, market value..... 42,910.00
 Flushing Water Bonds..... 12,000.00
 Long Island City Bonds..... 10,000.00
 Elizabeth City Bonds..... 20,000.00
 Premiums in hands of Agents..... 25,361.11
 Premiums due..... 53,506.40
 Interest accrued..... 2,011.31

LIABILITIES.

Claims for Losses and Rent.....\$528,452.11
12,144.95 **\$516,307.16**

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STATEMENT

Showing the Condition of the Company on the First day
of July, 1876.

CAPITAL,	\$1,000,000.00
Re-insurance Reserve,	740,785.57
Reserve for Unpaid Losses,	76,199.22
Net Surplus,	786,878.03
TOTAL ASSETS,	\$2,603,862.82

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ORGANIZED 1859.

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INSURANCE COMPANY,

175 Broadway, New-York.



Capital	-	-	-	\$500,000.00
Total Assets,	-	-	-	1,635,161.67

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It will inculcate a steadfast reliance upon the original principles of our political system as the only sound basis of all needed improvements therein; an unflinching devotion to the Constitution and the Union, a scrupulous fidelity to the spirit as well as the letter of our laws, and a sleepless vigilance in maintaining all the great safeguards of Civil and Religious Liberty. It will seek to mitigate and not to aggravate the evils inseparable from Party Government in a Free Country; to promote good and not ill feeling among our fellow-citizens of all creeds and colors, all sections and all sects; and to advance both by its precepts and by its example the reign of Reason and of Law over prejudice and passion in all our public action and in the discussion of all public affairs.

It will do justice always, to the best of its ability, to all men and to all classes of men; it will recognize no enemies but the enemies of good morals, public order and the law; it will endeavor, in a word, to make its columns a terror to evil-doers and a praise to them that do well.

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Surplus,	-	-	<u>208,562</u>
Assets,	-	-	\$408,562

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FOR 1877.

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AND TO

Reform in Municipal, State and General Government.

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The election has given rise to constitutional controversies, whose discussion may last for months to come, and whose settlement may tax all the good sense, forbearance, and law-abiding instincts of the people at large. It will be our constant endeavor to correct excited feeling by dispassionate argument, to urge the supreme necessity of moderation and fair dealing, and to place the responsibility for stirring up strife where it belongs. But we shall do so without abating one jot of the just demands of a party which stands securely on the right, and of a people the integrity of whose institutions depends on a scrupulous obedience to the demands of law.

THE TIMES will defend the right of individual States to have the declaration of their will by the recognized authorities of such States protected by all the safeguards which have been thrown around it by the letter of the Constitution and the usage sanctioned by its authors. But it will none the less insist on the duty of Congress to devise means, by constitutional amendment or otherwise, whereby citizens of the United States may be protected against virtual disfranchisement through imperfections in the mechanism provided by any State for securing an honest count of their votes. While carefully avoiding

all that may tend to promote sectional animosity among our people, THE TIMES will urge, with the utmost decision, the national duty of protecting the freedmen and the Northern immigrants in the South in the possession of rights guaranteed them by the Constitution. It will do all in its power to promote the policy of peace and conciliation between North and South, but will not lose sight of the fact that Northern confidence and amnesty must find their return in the enforcement of even-handed justice and scrupulous regard for the letter and spirit of the law on the part of the South.

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THE TIMES rejects all advertisements of lotteries, of quacks and medical pretenders, and of all other agencies by which the insidious poison of vice is disseminated throughout society. It will be in the future as in the past, a newspaper specially adapted for family reading.

THE WEEKLY TIMES containing as it does selected editorials on topics of national and general interest from the columns of the daily issue, as well as a concise summary of political, social, and foreign news, besides other features which recommend it to all classes of readers, is a paper admirably fitted to circulate in every portion of the United States. No Republican newspaper approaches it in circulation, and it will be the aim of its conductors to use every means, not only to maintain its well-earned supremacy, but to make its popularity still more decided.

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Cash Assets, Jan. 1, 1876, \$264,702.61

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Secretary.

GEO. A. JARVIS,

President.

STATEMENT

OF THE

MECHANICS and TRADERS'

INSURANCE COMPANY

OF NEW-YORK,

No. 48 WALL STREET, Bank of New-York Building.

(Incorporated and commenced business April 18th, 1853)

Cash Capital,	\$200,000.00
Surplus,	425,483.18
	<u>\$625,483.18</u>

ASSETS, January 1, 1876.

First Mortgages on Real Estate in the Cities of New-York and Brooklyn, - -	\$349,850.00
United States Bonds owned by the Company,	185,569.00
Loans on United States and other Stocks, -	17,800.00
Interest accrued, - - - - -	2,838.20
Cash in Banks, and in office, - - -	51,198.01
Bills receivable (and not matured), - - -	17,126.55
Premiums in course of collection, - - -	18,687.08
Salvage due the Company, - - - -	17,439.59
	<u>\$660,508.43</u>

LIABILITIES.

Losses unadjusted, - - -	\$33,123.00
Other Liabilities, - - - -	1,902.25
	<u>\$35,025.25</u>
	<u>\$625,483.18</u>

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President.

JOHN M. TOMPKINS,
Secretary.

THE AMITY

Insurance Company.

Cash Capital, - - - \$200,000

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LINES SMALL.

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Secretary.

EDWARD MERRITT,

President.

Branch Office, No. 184 Broadway, New-York.

NEW YORK CITY

INSURANCE COMPANY,

No. 100 Broadway,

NEW-YORK.

Cash Capital, - - - \$200,000.00

Cash Assets, - - - 285,316.62

Invested in U. S. Government Bonds.

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JAMES M. MORRISON President Manhattan Company.
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JOHN W. SIMONSON 100 Broadway.
ROBERT T. WOODWARD of Woodward, Lawrence & Co.

INCORPORATED 1857.

THE MONTAUK FIRE

INSURANCE COMPANY,

OF BROOKLYN.

Capital, - - - - \$200,000.00

Gross Assets, Nov'r, 1876, - 402,779.45

OFFICES.

22 Court Street, Brooklyn,

AND

120 Broadway, New-York.

(EQUITABLE BUILDING.)

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INSURANCE COMPANY

OF THE CITY OF NEW-YORK,

No. 149 Broadway.

(N. W. COR. LIBERTY STREET.)

Cash Capital,	-	-	-	-	\$200,000.00
Gross Assets,	-	-	-	-	516,599.03
Unsettled Losses,	-	-	-	-	3,000.00
Net Surplus, Nov. 1, 1876,	-	-	-	-	313,599.03

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Losses promptly Settled and Paid.

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Organized December, 1856.

LAFAYETTE FIRE

Insurance Company

OF BROOKLYN.

Capital,	-	-	-	-	\$150,000
Surplus, Dec. 1, 1876,				-	240,000
					<hr/>
					\$390,000

OFFICES:

359 Fulton Street, Brooklyn,
165 Broadway, N. Y.

E. S. TERHUNE, *Ass't Sec'y.* HUBERT GIROUX, *President.*

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ORGANIZED 1859.

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This Company has been in successful operation for over seventeen years, and during that time has paid all its losses promptly and in full, including those incurred by the disastrous fires in Chicago and Boston.

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INSURANCE COMPANY.

Principal Office, No. 180 Chatham Square,

JUNCTION MOTT AND WORTH STS.

Branch Offices: { No. 58 Wall Street,
 { No. 557 Sixth Avenue.

Cash Capital,	. .	\$200,000
Net Surplus, over	. .	<u>250,000</u>
Assets,	. . .	\$450,000

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Surplus, - - - - -	609,700
Assets, Dec. 1, 1876. - - - - -	\$909,700

Summary of Assets.

U. S. Bonds, - - - - -	\$471,552.50
N. Y. State and Co. Bonds, - - - - -	55,290.00
R. R. Bonds and Bank Stock, - - - - -	30,900.00
Bonds and Mortgages, - - - - -	190,800.00
Real Estate, - - - - -	25,000.00
Loans on Call, - - - - -	12,350.00
Interest due, - - - - -	5,603.49
Cash in Bank, - - - - -	52,804.86
Agency Premiums in course of Collection, - - - - -	57,024.19
Office Premiums in course of collection, - - - - -	8,375.45
TOTAL, - - - - -	\$909,700.49

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WM. H. BOWNE, Treas.
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Capital and Surplus, \$395,000.00

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New-York Life Ins. Building,

Corner of Leonard Street.

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JACOB CAMPBELL, *Vice-President.*

ROBERT M. G. DODGE, *Secretary.*

Branch Office, - - - - No. 165 BROADWAY.

ORGANIZED 1853.

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Assets, \$407,010.00

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G. W. MONTGOMERY, *Sec'y.*

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THOMAS B. PECK, *Ass't Sec'y.*

R. CARMAN COMBES, *Pres't.*

We endeavor to conduct our business on principles which tend to promote with our dealers continued good-will.

NIAGARA

FIRE INSURANCE COMPANY,

No. 201 Broadway,

NEW-YORK.

Assets, 1,500,000 Dollars.

H. A. HOWE, President.

P. NOTMAN, Vice-President and Secretary.

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THIRTY-TWO YEARS' BUSINESS EXPERIENCE.

125,000 Policies Issued.

Payments to Policy-holders, \$38,000,000.

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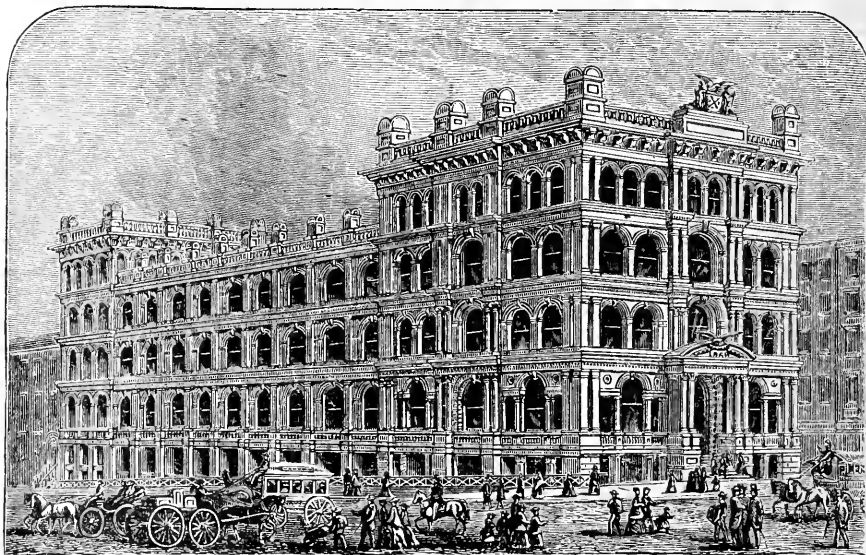
\$8,000,000 **\$33,000,000**

Surplus, New-York State Standard, \$5,500,000

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EXPERIENCE.

STRENGTH.



THE COMPANY'S HOME OFFICE, 346 and 348 Broadway, New-York.

THE NEW-YORK LIFE INSURANCE COMPANY has been doing business for thirty-two years, and now offers to those desiring insurance all the advantages that great experience, a well-established business and reputation, and carefully perfected plans, can afford.

The large amount of Assets now held by the Company, the large number of policies in force on carefully selected lives in the most healthful parts of North America and Europe, and the long experience of its officers and managers, place its stability and future prosperity beyond a doubt. Having no capital stock or stockholders, its policy-holders receive their insurance at its actual cost, and reap all the advantages of insurance in a company in which expenses and death-losses are reduced to the minimum.

THE NEW-YORK LIFE has been progressive as well as prudent, and has proved itself the friend of the unfortunate in the methods by which it has secured the benefits of life insurance to the people. The **system of non-forfeiture policies, by which millions of dollars have been saved to policy-holders, originated with this company in 1860;** and in 1871 it so combined the Tontine principle in the distribution of surplus with the principle of insurance as to obviate many of the objections heretofore made against life insurance.

Persons who desire insurance, and value age, experience, and approved methods, as a guaranty of successful results, are invited to examine the claims of the Company, especially the **'Tontine Investment Policy,** which has received the unqualified approval of the ablest actuaries.

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THE
NEW-YORK



ALMANAC

1878

THE COST OF LIFE INSURANCE,

AND ITS VALUE COMPARED WITH MONEY AT INTEREST.

WE give on third page of cover, tables showing the annual premiums payable on several kinds of policies at all insurable ages. For explanation of the advantages of these policies the reader is referred to pages 46 and 47. We wish to call attention here to the fact that the actual cost to the policy-holder can never be more than the rates given here, and that after the first year they will be decreased by whatever dividends are declared by the company, these dividends being applicable to the reduction of the *second* and all subsequent annual premiums, unless the policy-holder prefers to leave them with the company and allow them to increase the face of his policy.

The table on the left is largely self-explanatory. It only needs to be added that the amounts given opposite the different ages are those which would be received should death occur at the *beginning* of the year, as the value of the sum at interest varies *during* the year, gradually approaching the next amount. The number of deaths given for each age is the number which, according to the mortality rate among insured lives, will die each year among 1,000 persons of that age alive at the beginning of the year. Were account taken of the dividends regularly paid by the NEW-YORK LIFE the comparison would be much more favorable to insurance.

It will be seen that the \$100 which secures \$4,405.28 from the day the first payment is made, if invested in life insurance, would not amount to a single thousand *in more than seven years*, if put at interest, and during that time over sixty persons in 1,000 will die. *Over thirteen* years will elapse before money at interest will bring *half* the amount that it would if invested in insurance, and during this time 121 persons in 1,000 will die. Before the money at interest reaches the amount afforded by a life insurance policy, about 210 in 1,000 will have died.

There is no antagonism between life insurance and savings banks. The two systems of laying aside money are radically different. The insurance company provides against poverty during the time in which a man would be earning money to put in the bank. The

savings bank takes care of your money IF you save it, it increases it IF you leave it there long enough; but you must *earn* and *wait* for all the security it affords. Life insurance, on the other hand, affords *instant* security and *constant* security to the amount of from TEN to FIFTY times the sum paid in yearly, according to the age of the insured and the kind of policy taken. If a man wishes to put his money where it will gradually increase, and where he can get it when he wants it, let him go to the savings bank; if he wishes with a small sum to provide a large sum against a period of danger in his life, when if he should die he would leave his family in straitened circumstances, let him go to the life insurance company. Life insurance is therefore best for most young men.

What young men need is money for their families in case of their own early death; if they live long they can take care of themselves and theirs. But who will give their families money if they die? and give it to them as a matter of right and not of charity? There is but one class of institutions that does this, and that is life insurance companies; there is but one method by which a young man can use most of his earnings for present gratification, and still leave his family provided for in case of his own early death—and that is by insuring his life.

This method of securing capital by means of life insurance is almost the direct opposite of borrowing money. A man borrows money for present needs to be repaid by and by; he insures to provide for future needs and never repays the principal at all. The borrower pays from five to ten per cent. as long as he has the use of the money; the insurer pays from two to ten per cent. until the money is needed, and has the use of it forever after for nothing. The borrower, when stricken down by disease, thinks of his debt as something that will ruin his family after his death; the insurer thinks of his insurance, when death stares him in the face, as the sure support of his family when he shall be no more.

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Unpaid Losses and other Liabilities, January 1, 1877	1,693.26
Net Surplus, January 1, 1877	65,716.27
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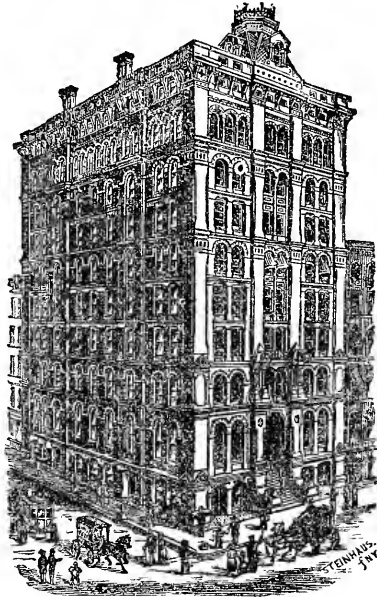
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FOR
1878.

EDITED BY
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Eclipses.

THERE will be four Eclipses this year, two of the Sun, two of the Moon, and a transit of Mercury over the Sun's disc.

I. An annular Eclipse of the Sun, February 2d, at the time of New Moon, invisible in America.

II. A partial Eclipse of the Moon, February 17th, in the morning. East of the Mississippi River the Moon will set more or less eclipsed. Size, 10 digits.

Places.	Begins.	Middle.	End.
	H. M.	H. M.	H. M.
Boston.....	4 59 Mo.	6 27 Mo.	
New-York....	4 47 "	6 15 "	
Philadelphia..	4 43 "	6 11 "	
Washington..	4 35 "	6 3 "	
Charleston...	4 23 "	5 51 "	
Lawrence.....	3 22 "	4 50 "	6 18 Mo.
Albany.....	4 48 "	6 19 "	
Detroit.....	4 11 "	5 39 "	
Chicago.....	3 53 "	5 21 "	
St. Louis.....	3 42 "	5 10 "	
New Orleans..	3 43 "	5 11 "	
San Francisco.	1 34 "	3 2 "	4 30 Mo.
Austin.....	3 12 "	4 40 "	6 8 "
Baltimore.....	4 37 "	6 5 "	

III. A total Eclipse of the Sun, July 29th, in the afternoon. Visible generally in the United States. The total will be visible at Galveston Bay, the middle being at about 4 h. 28 m. The Eclipse will be nearly total at New Orleans, Austin, Santa Fe, and Denver City.

Places.	Begins.	Ends.
	H. M.	H. M.
Boston.....	4 54 Eve.	6 39 Eve.
New-York....	4 42 "	6 28 "
Quebec.....	4 45 "	6 31 "
Toronto.....	4 32 "	6 22 "
Buffalo.....	4 17 "	6 7 "
Washington..	4 30 "	6 19 "
Philadelphia..	4 38 "	6 26 "
Baltimore...	4 32 "	6 21 "
Charleston...	4 28 "	6 18 "
Detroit.....	4 0 "	5 52 "
Chicago.....	3 38 "	5 36 "
St. Louis.....	3 30 "	5 31 "
New Orleans..	3 46 "	5 47 "
Galveston...	3 27 "	5 28 "
Austin.....	3 7 "	5 16 "
San Francisco.	0 51 "	3 14 "
Portland, Or.	0 49 "	3 2 "

IV. A partial Eclipse of the Moon, August 12th, in the evening. Size, 7.15 digits. The Moon will rise more or less eclipsed east of Kansas, west of which no eclipse will be visible.

Places.	Middle.	End.
	H. M.	H. M.
Boston.....	7 24 Eve.	8 50 Eve.
New-York....	7 12 "	8 38 "
Washington..	7 0 "	8 26 "
Charleston...	6 48 "	8 14 "
Chicago.....		7 44 "
St. Louis.....		7 33 "
New Orleans..		7 34 "
Hartford.....	7 17 Eve.	8 43 "
Rochester...	6 57 "	8 23 "
Buffalo.....	6 53 "	8 19 "
Philadelphia..	7 8 "	8 34 "
Albany.....	7 13 "	8 39 "
Concord.....	7 22 "	8 48 "
New Haven...	7 16 "	8 42 "

V. A transit of Mercury, May 6th, visible.

Places.	Begins.	Middle.	End.
	H. M.	H. M.	H. M.
Boston.....	10 30 Mo.	2 17 Eve.	6 4 Eve.
Washington..	10 6 "	1 53 "	5 40 "
St. Louis.....	9 13 "	1 0 "	4 47 "
San Francisco.	7 5 "	10 52 Mo.	2 39 "
Philadelphia..	10 14 "	2 1 Eve.	5 48 "
New-York....	10 18 "	2 5 "	5 52 "
Buffalo.....	9 59 "	1 45 "	5 33 "
Detroit.....	8 42 "	1 29 "	5 16 "

Planets Brightest.

Mercury, February 5th, June 5th, and September 28th, rising then before the Sun; also April 12th, Aug 10th, and December 5th, setting then after the Sun. Venus, January 16th and March 28th. Mars, not this year. Jupiter, July 25th. Saturn, September 22d. Uranus, February 16th.

Morning Stars.

Venus, from February 20th to December 5th. Mars, after September 18th. Jupiter, from January 5th to April 25th. Saturn, from March 13th, to June 23d.

Evening Stars.

Venus, after February 20th. Mars, until September 18th. Jupiter, until January 5th, and after April 25th. Saturn, until March 13th, and after June 23d.

The Four Seasons.

Winter begins 1877, Dec. 21st, 11 H. 42 M. Mo., and lasts 89 D. 52 M.
 Spring begins 1878, March 20th, 34^m M. Eve., and lasts 92 D. 20 H. 21 M.
 Summer begins 1878, June 21st, 8 H. 55 M. Mo., and lasts 93 D. 14 H. 23 M.
 Autumn begins 1878, September 22d, 11 H. 18 M. Eve., and lasts 89 D. 18 H. 15 M.
 Winter begins 1878, December 21st, 5 H. 33 M. Eve.
 Tropical year 365 D. 5 H. 51 M.

Chronological Cycles.

Domical Letter, F. Epact, 26. Lunar Cycle, or Golden Number, 17. Solar Cycle, 11. Roman Indiction, 6. Julian Period, 6591. Dionysian Period, 207. Jewish Lunar Cycle, 14.

Movable Festivals, Etc.

Septuagesima Sunday.....February 17.
 Sexagesima Sunday.....February 24.
 Quinquagesima Sunday.....March 3.
 Ash Wednesday.....March 6.
 Quadragesima Sunday.....March 10.
 Mid-Lent.....March 31.
 Palm Sunday.....April 14.
 Good Friday.....April 19.
 Easter Sunday.....April 21.
 Low Sunday.....April 28.
 Rogation Sunday.....May 26.
 Ascension Day.....May 30.
 Whit Sunday.....June 9.
 Trinity Sunday.....June 16.
 Corpus Christi.....June 20.
 Advent Sunday.....December 1.

Ember Days.

1. Wednesday, Friday and Saturday after first Sunday in Lent—March 13, 15 and 16.
 2. Wednesday, Friday and Saturday after Pentecost—June 12, 14 and 15.
 3. Wednesday, Friday and Saturday after September 14—September 13, 20 and 21.
 4. Wednesday, Friday and Saturday after December 13—December 18, 20 and 21.

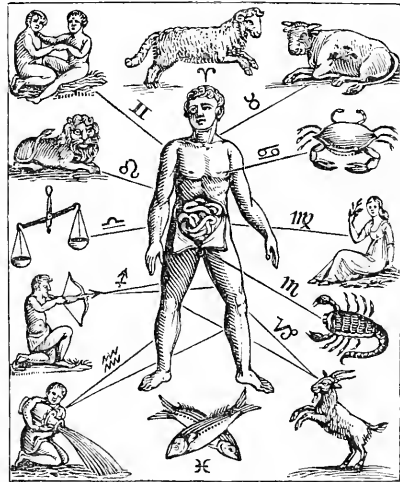
Calendar Explanations.

In the columns of Moon's rising and setting, the time of only one of these events is given for each day—that one which occurs while the Sun is down. When the word "rises" is found in the column, the Moon is at the full, and the figures following that word are P. M., or evening, until

the word "morn," which means midnight. From "morn" the figures are A. M., the Moon rising in the morning before the Sun is up. Then after the word "sets," the time of setting is given, which grows later and later, from early evening until early morning, until the Moon again is at the full.

The Zodiac and its Signs.

SPRING SIGNS.		AUTUMN SIGNS.	
1. ♈ Aries.		7. ♎ Libra.	
2. ♉ Taurus.		8. ♏ Scorpio.	
3. ♊ Gemini.		9. ♐ Sagittarius.	
SUMMER SIGNS.		WINTER SIGNS.	
4. ♋ Cancer.		10. ♑ Capricornus.	
5. ♌ Leo.		11. ♒ Aquarius.	
6. ♍ Virgo.		12. ♓ Pisces.	



The Zodiac is an imaginary belt in the heavens, sixteen or eighteen degrees broad, in the middle of which is the ecliptic or Sun's path. The stars in this belt comprise the twelve constellations, being separable into that number of groups. The groups were given by the ancients the names they now bear, on account of real or fancied resemblances. They are called the Signs of the Zodiac. As the Moon can only be seen from the earth when it is opposite the Sun, its position with respect to the Zodiac is practically the same as the earth's. The ancients supposed this position at the time of a person's birth, to have an influence on his character and destiny. They connected the different Signs of the Zodiac with different parts of the body as above.

DURING the month of January, 1877, the **NEW-YORK LIFE INSURANCE COMPANY** paid insurance policies on the lives of forty-nine persons. The whole amount paid was \$178,397. The whole amount that had been paid to the Company by the holders of these policies, in premiums, less dividends, was \$63,487.92. The gain to the families of the deceased was \$114,909.08. Thus they received back all the money the policies cost, together with 181 per cent. interest on the same.

LIFE has such hard conditions that every dear and precious gift, every rare virtue, every pleasant faculty, every genial endowment, love, hope, joy, wit, sprightliness, benevolence, must sometimes be put into the crucible to distill the one elixir—patience.—*Gail Hamilton.*

JOSH BILLINGS on Pets.—All pet children are tyrants, and a pet coon wants more kluss watching than a fast deakon duz.

Pet ideas are quite risky, and pet opinyuns, like seekon-hand clothing, are wuth just what yu kan git for them.

A pet wife soon grows to be captng, and a pet baby rules the whole household.

A pet horse learns to be frisky, and a pet servant beकुms cunning at the expense of his honesty.

Pet friends are the hardest to keep, and when yu luze them, change from hunny to gaul, and pets of all kinds are very fastidyus.

A GENTLE person is like a river flowing calmly along; while a passionate man is like the sea, continually casting up mire and dirt.

First Month.

JANUARY, 1878.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	RISING, SETTING, AND SOUTHING OF STARS, POSITION OF PLANETS AND OF THE MOON, &c., &c.	CALENDAR FOR BOSTON, N. Y. STATE, NEW ENGLAND, WISCONSIN, MICHIGAN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, NEW JERSEY, PENNSYLVANIA, CONNECTICUT, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, KENTUCKY, VIRGINIA, MISSOURI AND CALIFORNIA.		
				Sun Rises.	Sun Sets.	Moon Rises.	H. W. Boston	Sun Rises.	Sun Sets.	Moon Rises.	H. W. N. Y.	Sun Rises.	Sun Sets.	Moon Rises.
				H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
1	1	Tues	Moon in merid. 10h. 23m. mo.	7 30	4 38	6 2	10 11	7 25	4 43	5 55	6 57	7 19	4 49	5 48
2	2	Wed	Mars in merid. 5h. 58m. eve.	7 30	4 39	7 1	11 4	7 25	4 44	6 54	7 57	7 19	4 50	6 47
3	3	Thur	Moon nr. Jupiter, 11h. 20m. mo	7 30	4 40	sets	11 49	7 25	4 45	sets	8 32	7 19	4 51	sets
4	4	Fri	Mars 90° east of Sun.	7 30	4 41	5 51	morn	7 25	4 46	5 56	9 19	7 19	4 52	6 1
5	5	Sat	Moon nr. Merc. 10h. 36m. mo.	7 30	4 42	6 56	32	7 25	4 47	7 0	9 59	7 19	4 52	7 4
6	6	Sun	(4) Venus in Aquarius.	7 29	4 43	8 0	1 13	7 25	4 48	8 3	10 35	7 19	4 53	8 6
7	7	Mon	Moon nr. Venus, 7h. 46m. mo.	7 29	4 44	9 1	1 41	7 25	4 49	9 3	11 10	7 19	4 54	9 4
8	8	Tues	Moon nr. Jupiter, 5h. 40m. eve.	7 29	4 45	10 3	2 37	7 24	4 50	10 3	11 47	7 19	4 55	10 3
9	9	Wed	(8) Moon apogee. Low tide.	7 29	4 46	11 0	3 2	7 24	4 51	11 0	morn	7 19	4 56	10 59
10	10	Thur	Sirius rises, 5h. 17m. eve.	7 29	4 47	morn	3 40	7 24	4 52	11 59	2 6	7 19	4 57	11 57
11	11	Fri	Moon nr. Mars, 10h. 38m. mo.	7 29	4 48	1	4 22	7 24	4 53	morn	1 9	7 19	4 58	morn
12	12	Sat	Mars in Pisces.	7 28	4 50	1 4	5 8	7 23	4 54	1 1	1 54	7 13	4 59	57
13	13	Sun	Jupiter nr. Merc. 5h. 35m. mo.	7 28	4 51	2 9	6 2	7 23	4 55	2 4	2 48	7 18	5 0	2 0
14	14	Mon	(13) Moon highest.	7 28	4 52	3 15	7 1	7 23	4 56	3 10	3 46	7 18	5 1	3 4
15	15	Tues	Moon near Aldebaran.	7 27	4 53	4 16	8 2	7 22	4 57	4 10	4 47	7 18	5 2	4 3
16	16	Wed	Venus, greatest brilliancy.	7 27	4 54	5 23	9 9	7 22	4 59	5 20	5 54	7 17	5 3	5 16
17	17	Thur	Moon near Sirius.	7 26	4 55	6 26	10 10	7 21	5 0	6 19	6 56	7 17	5 5	6 12
18	18	Fri	Moon nr. Castor, Poll. & Proc'n	7 26	4 56	rises	11 8	7 21	5 1	rises	7 50	7 16	5 6	rises
19	19	Sat	Jupiter in Sagittarius.	7 25	4 58	6 4	11 59	7 21	5 2	6 7	8 44	7 16	5 7	6 12
20	20	Sun	Moon nr. Uranus, 7h. 45m. eve.	7 24	4 59	7 23	ev. 47	7 20	5 3	7 25	9 33	7 15	5 8	7 28
21	21	Mon	(20) Moon peri. Tide highest.	7 24	5 0	8 39	1 35	7 19	5 4	8 40	10 20	7 15	5 9	8 41
22	22	Tues	Moon in merid. 3h. 8m. m. m.	7 23	5 1	9 54	2 19	7 18	5 5	9 53	11 2	7 14	5 10	9 53
23	23	Wed	Day's length, 9h. 5cm.	7 24	5 3	11 8	3 4	7 17	5 7	11 6	11 49	7 14	5 11	11 4
24	24	Thur	Regulus rises, 7h. 1m. eve.	7 22	5 4	morn	3 52	7 17	5 8	morn	ev. 38	7 13	5 12	morn
25	25	Fri	Spica rises, 11h. 34m. eve.	7 21	5 5	22	4 45	7 16	5 9	19	1 32	7 12	5 13	15
26	26	Sat	Moon lowest.	7 20	5 6	28	5 46	7 16	5 10	21	2 33	7 12	5 15	1 18
27	27	Sun	Saturn in Aquarius.	7 19	5 8	24 9	6 50	7 15	5 11	24 3	3 36	7 11	5 16	2 37
28	28	Mon	Moon near Antares.	7 18	5 9	3 56	7 58	7 14	5 13	3 49	4 43	7 10	5 17	3 42
29	29	Tues	Uranus near Regulus.	7 17	5 10	4 55	9 1	7 13	5 14	4 48	5 46	7 9	5 18	4 41
30	30	Wed	(31) Venus stationary.	7 16	5 12	5 46	9 56	7 12	5 15	5 39	6 42	7 8	5 19	5 32
31	31	Thur	Moon nr. Jupiter, 6h. 10m. mo.	7 15	5 13	6 37	10 46	7 12	5 16	6 31	7 50	7 8	5 20	6 25

MOON'S PHASES.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.		
	D.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	S.	
New Moon,	3	9 19 Morning.	9 7 Morning.	8 55 Morning.	8 43 Morning.	1 12 3 58					
First Quarter,	11	2 3 Evening.	1 51 Evening.	1 39 Evening.	1 27 Evening.	9 12 7 32					
Full Moon,	18	7 27 Evening.	7 15 Evening.	7 3 Evening.	6 51 Evening.	17 12 10 29					
Last Quarter,	25	11 6 Morning.	10 54 Morning.	10 42 Morning.	10 30 Morning.	25 12 12 40					



PROSPERITY.

(See Page 28.)

IT is not perhaps much thought of, but it is certainly a very important lesson, to learn how to enjoy ordinary life, to be able to relish your being without the transport of some passion or gratification of some appetite.—*Steele*.

THE best books for a man are not always those which the wise recommend, but often those which meet the peculiar wants, the natural thirst of his mind, and therefore awaken interest and rivet thought.—*Channing*.

DURING the month of February, 1877, the NEW-YORK LIFE INSURANCE COMPANY paid insurance policies on the lives of thirty-nine persons. The whole amount paid was \$122,080. The whole amount that had been paid to the Company by the holders of these policies in premiums, less dividends, was \$42,984.15. The gain to the families of the deceased was \$79,095.85. Thus they received back all the money the policies cost, together with 184 per cent. interest on the same.

MOLIÈRE was asked the reason why, in certain countries, the king may assume the crown at fourteen years of age, and cannot marry before eighteen. "It is," answered Molière, "because it is more difficult to rule a wife than a kingdom."

HAVING a home that is all command and no concession, all preaching and no pleasure, all duty and no fun—a dull, tread-mill, old-folks sort of a place—it is a matter for deep regret, but not of wonderment, that the boys drift away from it. Keep hold of your children if you would save them, parents. And remember that the real forces are those of love expressed, not in care merely, but in sympathy, co-operation, participation, and real companionship.

—Golden Rule.

HALF the fools in the United States think they can beat the doctors at curing the sick; two-thirds of them are sure they can beat the ministers preaching the gospel; and all of them know they can beat the editors running the papers.—Rome Sentinel.

Second Month.



FEBRUARY, 1878.



Twenty-eight Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	RISING, SETTING, AND SOUTHING OF STARS, POSITION OF PLANETS AND OF THE MOON, &c., &c.	CALENDAR FOR BOSTON, N. Y. STATE, NEW ENGLAND, WISCONSIN, MICHIGAN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, NEW JERSEY, PENNSYLVANIA, CONNECTICUT, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, KENTUCKY, VIRGINIA, MISSOURI AND CALIFORNIA.		
				Sun Rises.	Sun Sets.	Moon Rises.	H. W. Boston	Sun Rises.	Sun Sets.	Moon Rises.	H. W. N. Y.	Sun Rises.	Sun Sets.	Moon Rises.
32	1	Fri	Mars, south, 5h. 8m. eve.	7 14	5 14	6 57	11 27	7 11	5 18	6 52	8 10	7 7	5 21	6 47
33	2	Sat	Mercury, greatest elong. west.	7 13	5 15	sets	morn	7 10	5 19	sets	8 50	7 6	5 23	sets
34	3	Mon	(5) Moon apogee. Low tide.	7 12	5 16	6 53	5	7 9	5 20	6 55	9 25	7 5	5 24	6 57
35	4	Mon	Moon near Venus.	7 11	5 18	7 53	39	7 7	5 21	7 53	9 59	7 4	5 25	7 54
36	5	Tues	Moon near Saturn.	7 10	5 19	8 52	1 13	7 6	5 22	8 51	10 32	7 3	5 26	8 51
37	6	Wed	Saturn's rings disappear.	7 9	5 21	9 52	1 48	7 5	5 23	9 50	11 5	7 2	5 27	9 49
38	7	Thur	Sirius rises, oh. 6m. morn.	7 8	5 22	11 3	2 22	7 4	5 25	11 0	11 44	7 1	5 28	10 57
39	8	Fri	Seven Stars set, 1h. 56m. morn.	7 6	5 23	11 55	2 59	7 3	5 26	11 51	morn	7 0	5 29	11 47
40	9	Sat	Moon near Mars.	7 5	5 24	morn	3 40	7 2	5 27	morn	26	6 59	5 30	morn
41	10	Mon	Moon highest.	7 4	5 25	1 1	4 28	7 1	5 28	56	1 15	6 58	5 32	51
42	11	Mon	Mars in Aries.	7 2	5 26	2 5	5 26	7 0	5 30	1 59	2 12	6 57	5 33	1 52
43	12	Tues	(11) Moon near Aldebaran.	7 1	5 28	3 10	6 30	6 58	5 31	3 3	3 16	6 55	5 34	2 56
44	13	Wed	(12) Moon near Rigel.	7 0	5 29	4 21	7 41	6 57	5 32	4 14	4 26	6 54	5 35	4 7
45	14	Thur	Moon nearest Sirius.	6 59	5 30	5 4	8 51	6 56	5 34	4 58	5 36	6 53	5 36	4 51
46	15	Fri	Moon n. Cast. Pol. & Procyon	6 57	5 32	5 48	9 54	6 55	5 35	5 43	6 40	6 52	5 38	5 37
47	16	Sat	Partial eclipse of Moon, visible	6 56	5 33	6 25	10 51	6 53	5 36	6 21	7 35	6 51	5 39	6 17
48	17	Sun	Jupiter in Sagittarius.	6 54	5 35	rises	11 38	6 52	5 37	rises	8 20	6 49	5 40	rises
49	18	Mon	Moon perigee. Tide highest.	6 53	5 36	7 30	ev.22	6 51	5 39	7 30	9 9	6 48	5 41	7 30
50	19	Tues	Day's length, 10h. 51m.	6 52	5 38	8 58	1 7	6 49	5 40	8 57	9 53	6 47	5 42	8 56
51	20	Wed	Pollux sets 5h. 24m. morn.	6 50	5 39	10 3	1 53	6 48	5 41	10 2	10 37	6 46	5 44	9 59
52	21	Thur	Moon in meridian, 3h. 28m. mo.	6 48	5 40	11 22	2 38	6 46	5 43	11 18	11 20	6 44	5 45	11 13
53	22	Fri	Moon lowest.	6 47	5 42	morn	3 29	6 45	5 44	morn	ev.14	6 43	5 46	morn
54	23	Sat	Moon near Antares.	6 45	5 43	37	4 25	6 44	5 45	32	1 12	6 42	5 47	26
55	24	Sun	Saturn in Aquarius.	6 44	5 45	1 48	5 29	6 42	5 46	1 42	2 15	6 40	5 48	1 35
56	25	Mon	Vega rises, 11h. 13m. eve.	6 42	5 46	2 51	6 37	6 41	5 48	2 44	3 23	6 38	5 49	2 37
57	26	Tues	Antares rises, 1h. 8m. morn.	6 41	5 47	3 44	7 42	6 39	5 49	3 38	4 27	6 37	5 51	3 30
58	27	Wed	Moon near Jupiter.	6 39	5 49	4 26	8 43	6 38	5 50	4 20	5 28	6 36	5 52	4 14
59	28	Thur	Seven Stars merid. 5h. 6m. eve	6 38	5 50	4 59	9 33	6 37	5 51	4 54	6 19	6 34	5 53	4 49

MOON'S PHASES.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.		
	D.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	S.		
New Moon,	2	3 33 Morning.	3 21 Morning.	3 9 Morning.	2 57 Morning.	7 57 Morning.	1	12 13	54		
First Quarter,	10	8 33 Morning.	8 21 Morning.	8 9 Morning.	7 57 Morning.	9	12 14	29			
Full Moon,	17	6 33 Morning.	6 21 Morning.	6 9 Morning.	5 57 Morning.	17	12 14	14			
Last Quarter,	23	10 29 Evening.	10 17 Evening.	10 5 Evening.	9 53 Evening.	25	12 13	14			



"SING IF YOU LOVE ME."

[See Page 28.]

A LITTLE girl said to her mamma, "Mamma, have you heard of the man that got shot?" "No, child, how did he get shot?" asked mamma. "Oh," said young precocious, "he bought 'em."

THE young, obscure years ought to be incessantly employed in gaining knowledge of things worth knowing; especially of heroic human souls worth knowing; and the obscurer such years are, it is apt to be the better.—*Carlyle*.

DURING the month of March, 1877, the NEW-YORK LIFE INSURANCE COMPANY paid insurance policies on the lives of forty-one persons. The whole amount paid was \$106,441. The whole amount that had been paid to the Company by the holders of these policies, in premiums, less dividends, was \$42,380.99. The gain to the families of the deceased was \$64,060.01. Thus they received back all the money the policies cost, together with 151 per cent. interest on the same.

"HANDSOME is that handsome does," quoted a Chicago man to his wife the other day. "Yes," replied she, in a winning tone, as she held out her hand. "For instance, a husband who is always ready to handsome money to his wife."

HOW IT LOOKS WHEN LUMPED. It is calculated that within the past thirty years \$600,000,000 have been paid by life insurance companies to the families of 200,000 deceased policy-holders. It needs an occasional summing up of this kind to impress upon the average mind the great and most beneficent work actually done by means of life insurance. It looks so much greater when seen in a lump. But it has been carried on quietly day by day, a few hundred dollars here and a few thousand there, carrying comfort to the desolate and needy. And it keeps on doing the same thing, only more and more of it, every year.—*Travelers Record.*

NOTHING is beneath you if it is in the direction of your life; nothing is great or desirable if it is off that.—*Emerson.*

Third Month.

MARCH, 1878.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	RISING, SETTING, AND SOUTHING OF STARS, POSITION OF PLANETS AND OF THE MOON, &c., &c.	CALENDAR FOR BOSTON, N. Y. STATE, NEW ENGLAND, WISCONSIN, MICHIGAN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, NEW JERSEY, PENNSYLVANIA, CONNECTICUT, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, KENTUCKY, VIRGINIA, MISSOURI AND CALIFORNIA.		
				Sun Rises.	Sun Sets.	Moon Rises.	H. W. Boston	Sun Rises.	Sun Sets.	Moon Rises.	H. W. N. Y.	Sun Rises.	Sun Sets.	Moon Rises.
				H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
60	1	Fri	Saturn's rings reappear.	6 36	5 51	5 28	10 18	6 35	5 53	5 24	7 4	6 33	5 54	5 20
61	2	Sat	Moon near Venus.	6 35	5 52	5 50	10 57	6 34	5 53	5 47	7 40	6 32	5 55	5 44
62	3	S	(4) Moon apogee. Low tide.	6 33	5 53	6 10	11 31	6 32	5 54	6 8	8 13	6 30	5 56	6 6
63	4	Mon	Moon near Saturn.	6 31	5 54			6 30	5 55	sets	8 50	6 29	5 57	sets
64	5	Tues	Venus in Capricornus.	6 30	5 55	7 44	5	6 29	5 56	7 43	9 23	6 27	5 57	7 42
65	6	Wed	Day's length, 11h. 30m.	6 28	5 56	8 44	37	6 27	5 57	8 41	9 59	6 26	5 58	8 39
66	7	Thur	Moon in merid. zh. 32m. eve.	6 26	5 57	9 46	1 13	6 25	5 58	9 42	10 32	6 24	5 59	9 39
67	8	Fri	(9) Moon highest.	6 25	5 58	10 50	1 48	6 24	5 59	10 45	11 11	6 23	6 0	10 40
68	9	Sat	Moon near Mars.	6 23	5 59	11 54	2 28	6 22	6 0	11 48	11 56	6 21	6 1	11 42
69	10	S	Mars in Aries.	6 21	6 0		morn	6 20	6 1	morn	morn	6 20	6 1	11 42
70	11	Mon	Moon near Aldebaran.	6 20	6 2	5 8	4 2	6 19	6 2	5 1	49	6 18	6 3	4 5
71	12	Tues	Moon nearest Sirius.	6 18	6 3	1 58	5 2	6 17	6 3	1 51	1 49	6 17	6 4	1 44
72	13	Wed	Venus stationary.	6 16	6 4	2 53	6 11	6 16	6 4	2 46	2 57	6 15	6 5	4 39
73	14	Thur	Moon nr. Cast. Pol. & Proc'n.	6 14	6 5	3 40	7 22	6 14	6 5	3 34	4 8	6 13	6 6	3 28
74	15	Fri	Spica rises 8h. 22m. eve.	6 13	6 6	4 32	8 31	6 12	6 6	4 27	5 16	6 12	6 7	4 21
75	16	Sat	Moon near Regulus.	6 11	6 7	4 51	9 31	6 11	6 8	4 48	6 15	6 10	6 8	4 45
76	17	S	Jupiter in Capricornus.	6 9	6 9	5 20	10 24	6 9	6 9	5 18	7 10	6 9	6 9	5 16
77	18	Mon	Moon perigee. Tide highest.	6 7	6 10		rises	11 12	6 7	6 10	rises	7 54	6 7	6 10
78	19	Tues	Vega rises, 9h. 47m. eve.	6 6	6 11	7 38	11 57	6 6	6 12	7 35	8 40	6 6	6 11	7 33
79	20	Wed	Sun enters r. Spring begins.	6 6	6 12	8 56	ev. 39	6 4	6 13	8 53	9 25	6 4	6 12	8 49
80	21	Thur	Deneb rises, 11h. 4m. eve.	6 2	6 13	10 16	1 26	6 2	6 14	10 11	10 11	6 3	6 13	10 5
81	22	Fri	Moon lowest.	6 0	6 14	11 31	2 17	6 1	6 15	11 25	10 59	6 1	6 14	11 18
82	23	Sat	Moon near Antares.	5 59	6 15	morn	3 9	5 59	6 16	morn	11 56	5 59	6 15	morn
83	24	S	Saturn in Aquarius.	5 57	6 17	40	4 6	5 58	6 16	33	ev. 53	5 58	6 16	26
84	25	Mon	Regulus rises, 3h. 5m. morn.	5 55	6 18	1 37	5 10	5 56	6 17	1 31	1 56	5 56	6 17	1 23
85	26	Tues	Arcturus rises, 6h. 40m. morn.	5 53	6 19	2 26	6 13	5 54	6 18	2 20	2 59	5 54	6 18	2 13
86	27	Wed	Moon near Jupiter	5 52	6 20	3 1	7 16	5 52	6 19	2 50	4 2	5 53	6 19	2 50
87	28	Thur	Venus, greatest brilliancy.	5 50	6 21	3 31	8 12	5 51	6 20	3 27	4 55	5 51	6 19	3 22
88	29	Fri	Moon near Venus.	5 48	6 22	3 56	8 59	5 49	6 21	3 52	5 44	5 50	6 20	4 49
89	30	Sat	Uranus in Leo.	5 46	6 23	4 16	9 41	5 47	6 22	4 13	6 27	5 48	6 21	4 41
90	31	S	Moon apogee. Low tide.	5 45	6 24	4 36	10 10	5 45	6 23	4 35	7 5	5 47	6 22	4 34

MOON'S PHASES.	D.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.		
		H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	S.		
New Moon,	3	10 33	Evening.	10 21	Evening.	10 9	Evening.	9 57	Evening.	1	12	12 30.
First Quarter,	11	11 17	Evening.	11 5	Evening.	10 53	Evening.	10 41	Evening.	9	12	10 39
Full Moon,	18	4 23	Evening.	4 11	Evening.	3 59	Evening.	3 47	Evening.	17	12	8 26
Last Quarter,	25	6 2	Evening.	11 54	Morning.	11 42	Morning.	11 30	Morning.	25	12	6 0



A LESSON ALL MUST LEARN.

(See Page 28.)

It is much easier to find a score of men wise enough to discover the truth, than to find one

intrepid enough, in the face of opposition, to stand up for it. The cure is love for it.

DURING the month of April, 1877, the NEW-YORK LIFE INSURANCE COMPANY paid insurance policies on the lives of forty-two persons. The whole amount paid was \$150,786. The whole amount that had been paid to the Company by the holders of these policies, in premiums, less dividends, was \$37,487.86. The gain to the families of the deceased was \$113,298.14. Thus they received back all the money the policies cost, together with 305 per cent. interest on the same.

THE Court (severely): "Prisoner, this is not the first time you have been here. You have been convicted six times of vagrancy, twice of theft, once of ——" The Prisoner: "Your Honor, let 's omit all these irrelevant details and come to business."

INSURE your life in a purely mutual company.— The man who insures his life takes a very long step in the direction of perfect security for his family in case of his own premature death. He leaves nothing to chance that he can provide for beyond a peradventure. He who insures in a purely mutual company gets his insurance for what it costs, and if the company is likewise large and well-managed, like the NEW-YORK LIFE, that cost will be low.

THE every-day cares and duties which men call drudgery are the weights and counterpoises of the clock of time, giving its pendulum a true vibration, and its hands a regular motion, and when they cease to hang upon the wheels, the pendulum no longer swings, the hands no longer move, the clock stands still.—Longfellow.

Fourth Month.

APRIL, 1878.

Thirty Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	RISING, SETTING, AND SOUTHING OF STARS, POSITION OF PLANETS AND OF THE MOON, &c., &c.	CALENDAR FOR BOSTON, N. Y. STATE, NEW ENGLAND, WISCONSIN, MICHIGAN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, NEW JERSEY, PENNSYLVANIA, CONNECTICUT, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, KENTUCKY, VIRGINIA, MISSOURI AND CALIFORNIA.		
				Sun Rises.	Sun Sets.	Moon Rises.	H. W. Boston	Sun Rises.	Sun Sets.	Moon Rises.	H. W. N. Y.	Sun Rises.	Sun Sets.	Moon Rises.
91	1	Mon	Moon near Saturn.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
92	2	Tues	Mars near Aldebaran.	5 43	6 25	4 55	10 56	5 44	6 24	4 55	7 39	5 46	6 23	4 55
93	3	Wed	Antares rises, 11h. 43m. eve.	5 41	6 27	5 13	11 30	5 42	6 26	5 14	8 13	5 44	6 24	5 15
94	4	Thur	Seven Stars set, 10h. 16m. eve.	5 40	6 28	sets	morn	5 41	6 27	sets	8 49	5 42	6 25	sets
95	5	Fri	Moon highest.	5 38	6 29	8 41	4	5 39	6 28	8 37	9 27	5 41	6 26	8 32
96	6	Sat	Venus in Aquarius.	5 36	6 30	9 46	41	5 37	6 29	9 41	10 8	5 39	6 27	9 35
97	7	Sun	Moon near Mars.	5 35	6 31	10 51	1 22	5 36	6 30	10 44	10 49	5 37	6 28	10 38
98	8	Mon	Moon near Rigel.	5 33	6 32	11 52	2 7	5 34	6 31	11 45	11 38	5 36	6 29	11 38
99	9	Tues	Moon nearest Sirius.	5 31	6 33	morn	2 54	5 33	6 32	morn	morn	5 34	6 30	morn
100	10	Wed	Moon nr Castor, Poll. & Procn	5 30	6 34	47	3 48	5 31	6 33	40	34	5 33	6 31	33
101	11	Thur	Aldebaran sets, 10h. 6m. eve.	5 28	6 36	1 37	4 50	5 30	6 34	1 29	1 37	5 31	6 32	1 23
102	12	Fri	Moon near Regulus.	5 26	6 37	2 17	5 55	5 28	6 35	2 12	2 41	5 30	6 33	2 8
103	13	Sat	Mars in Taurus.	5 25	6 38	2 50	7 3	5 26	6 36	2 47	3 48	5 28	6 34	2 42
104	14	Sun	(15) Moon peri. Tide highest.	5 23	6 39	3 19	8 6	5 25	6 37	3 16	4 50	5 27	6 35	3 14
105	15	Mon	Mercury, greatest elong. east.	5 21	6 40	3 45	9 3	5 24	6 38	3 44	5 48	5 25	6 36	3 43
106	16	Tues	Rigel sets, 8h. 59m. eve.	5 20	6 41	4 8	9 54	5 22	6 39	4 9	6 40	5 24	6 37	4 9
107	17	Wed	Mars near Rigel.	5 18	6 42	4 35	10 44	5 20	6 40	4 37	7 28	5 23	6 38	4 39
108	18	Thur	Moon lowest.	5 16	6 43	rises	11 31	5 19	6 41	rises	8 14	5 21	6 39	rises
109	19	Fri	Moon near Antares.	5 15	6 45	9 5	ev. 17	5 17	6 42	9 0	9 3	5 20	6 40	8 54
110	20	Sat	Sirius sets, 6h. 44m. eve.	5 13	6 46	10 19	1 7	5 16	6 43	10 13	9 53	5 18	6 41	10 06
111	21	Sun	Jupiter in Capricornus.	5 12	6 47	11 25	2 0	5 14	6 44	11 19	10 42	5 17	6 42	11 11
112	22	Mon	Procyon sets, 11h. 47m. eve.	5 10	6 48	morn	2 53	5 13	6 45	morn	11 37	5 16	6 42	morn
113	23	Tues	Jupiter south, 6h. 27m. morn.	5 9	6 49	19	3 48	5 11	6 46	12	ev. 34	5 14	6 43	5
114	24	Wed	Moon near Jupiter.	5 7	6 50	1 0	4 44	5 10	6 47	5 4	1 31	5 13	6 44	4 8
115	25	Thur	Jupiter quad. Sun, west.	5 6	6 51	1 32	5 39	5 8	6 48	1 27	2 25	5 11	6 45	1 22
116	26	Fri	Betelgeuse sets, 9h. 54m. eve.	5 4	6 52	1 59	6 36	5 7	6 49	1 55	3 22	5 10	6 46	1 52
117	27	Sat	Moon apogee. Low tide.	5 3	6 53	2 20	7 25	5 6	6 50	2 18	4 17	5 9	6 47	2 15
118	28	Sun	Moon near Venus.	5 2	6 55	2 41	8 13	5 4	6 51	2 40	4 57	5 8	6 48	2 39
119	29	Mon	(28) Moon near Saturn.	5 0	6 56	2 59	8 57	5 3	6 52	2 59	5 42	5 6	6 49	2 59
120	30	Tues	Jupiter south, 5h. 58m. morn.	4 58	6 57	3 19	9 38	5 2	6 53	3 21	6 23	5 5	6 50	3 21
				4 57	6 58	3 35	10 17	5 0	6 55	3 38	7 3	5 4	6 51	3 40

MOON'S PHASES.	D.	BOSTON.	NEW-YORK.	WASHINGTON.	CHARLESTON.	SUN AT NOON MARK.		
		H. M.	H. M.	H. M.	H. M.	D.	H. M.	S.
New Moon,	2	4 30 Evening.	4 18 Evening.	4 6 Evening.	3 54 Evening.	1	12	3 52
First Quarter,	10	10 11 Morning.	9 59 Morning.	9 47 Morning.	9 35 Morning.	9	12	1 33
Full Moon,	17	1 13 Morning.	1 1 Morning.	0 49 Morning.	0 37 Morning.	17	11	59 29
Last Quarter,	24	3 49 Morning.	3 37 Evening.	3 25 Evening.	3 13 Evening.	25	11	57 50



THE RETURN OF THE SWALLOWS.

(See Page 28.)

THE worst slander has in it some truth, from which we may learn a lesson which may make us wiser when the first smart is passed.
—F. W. Robertson.

THE force, the mass of character, mind, heart, or soul, that a man can put into any work, is the most important factor in that work.
—Rev. Dr. A. P. Peabody.

DURING the month of May, 1877, the NEW-YORK LIFE INSURANCE COMPANY paid insurance policies on the lives of thirty-seven persons. The whole amount paid was \$90,404.36. The whole amount that had been paid to the Company by the holders of these policies, in premiums, less dividends, was \$30,238.32. The gain to the families of the deceased was \$60,166.04. Thus they received back all the money the policies cost, together with 199 per cent. interest on the same.

FORBEARANCE is the key-note of married life. There can be no great discord, there can be no large divergences from tunefulness, so long as the husband forbears and the wife forbears. Now, this cannot be attained without some labor. Results are approached gradually in character,

as they are in making a sand-hill. It is grain upon grain, shovelful upon shovelful, and load upon load, that causes the mound to rise. So results of character come gradually. An act at this time, a deed yesterday, a word this morning, a cross answer to-day, repeated a month hence, and so on, till at last you find there is a ridge between you and your wife's or husband's affection.—*The Golden Rule.*

EVERY life requires some intervals of perfect privacy. Friendship may delight, and duty never cease her calls; yet the whole world must occasionally be shut out, while the soul turns solemnly upon itself and its eternal destiny. The friendship, or the supposed duty that prevents such introspection, is a fatal snare.

—*National Baptist.*

Fifth Month.

MAY, 1878.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	RISING, SETTING, AND SOUTHING OF STARS, POSITION OF PLANETS AND OF THE MOON, &c., &c.	CALENDAR FOR BOSTON, N. Y. STATE, NEW ENGLAND, WISCONSIN, MICHIGAN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, NEW JERSEY, PENNSYLVANIA, CONNECTICUT, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, KENTUCKY, VIRGINIA, MISSOURI AND CALIFORNIA.		
				Sun Rises.	Sun Sets.	Moon Rises.	H. W. Boston	Sun Rises.	Sun Sets.	Moon Rises.	H. W. N. Y.	Sun Rises.	Sun Sets.	Moon Rises.
				H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
121	1	Wed	Venus, greatest elong. west.	4 56	7 0	4 2	10 57	4 59	6 56	4 6	7 40	5 2	6 52	4 9
122	2	Thur	Moon highest.	4 54	7 1	4 30	11 37	4 58	6 57	4 34	8 19	5 1	6 53	4 39
123	3	Fri	Moon near Aldebaran.	4 53	7 2	sets	morn	4 56	6 58	sets	9 4	5 0	6 54	sets
124	4	Sat	Venus in Pisces.	4 52	7 3	9 46	18	4 55	6 59	9 39	9 50	4 59	6 55	9 32
125	5	Sun	Jupiter in merid. 5h. 43m. mo.	4 51	7 4	10 43	1 4	4 54	7 0	10 36	10 38	4 58	6 56	10 29
126	6	Mon	Moon near Mars.	4 49	7 5	11 34	1 54	4 53	7 1	11 27	11 27	4 57	6 57	11 21
127	7	Tues	Venus near Saturn.	4 48	7 6	morn	2 45	4 52	7 2	morn	morn	4 55	6 58	morn
128	8	Wed	Vega rises, 6h. 30m. eve.	4 47	7 7	16	3 37	4 51	7 3	11	23	4 54	6 59	5
129	9	Thur	Altair rises, 12h. om. eve.	4 46	7 8	50	4 34	4 49	7 4	46	1 21	4 53	7 0	42
130	10	Fri	Moon near Regulus.	4 44	7 9	1 28	5 33	4 48	7 5	1 24	2 19	4 52	7 1	1 20
131	11	Sat	Mars in Gemini.	4 43	7 10	1 47	6 36	4 47	7 6	1 46	3 22	4 51	7 2	1 44
132	12	Sun	Jupiter in merid. 5h. 17m. mo.	4 42	7 11	2 12	7 36	4 46	7 7	2 12	4 21	4 50	7 2	2 12
133	13	Mon	Moon perigee. Tide highest.	4 41	7 12	2 35	8 31	4 45	7 8	2 36	5 16	4 49	7 3	2 37
134	14	Tues	Algerieb rises, 1h. 48m. morn.	4 40	7 13	3 1	9 25	4 44	7 9	3 4	6 11	4 49	7 4	3 7
135	15	Wed	Seven Stars rise, 4h. 39m. mo.	4 39	7 14	3 32	10 19	4 43	7 10	3 36	7 5	4 48	7 5	3 40
136	16	Thur	Moon near Antares.	4 38	7 15	rises	11 11	4 42	7 11	rises	7 53	4 47	7 6	rises
137	17	Fri	Procyon sets, 10h. om. eve.	4 37	7 16	9 6	12 0	4 41	7 12	8 59	8 45	4 46	7 7	8 52
138	18	Sat	Moon lowest.	4 36	7 17	9 56	ev. 52	4 40	7 13	9 49	9 38	4 45	7 8	9 42
139	19	Sun	Jupiter in Capricornus.	4 35	7 18	10 53	1 43	4 39	7 14	10 47	10 27	4 44	7 9	10 41
140	20	Mon	Mars nearest Sirius.	4 34	7 19	11 30	2 33	4 39	7 15	11 25	11 15	4 43	7 10	11 20
141	21	Tues	Moon near Jupiter.	4 33	7 20	12 0	3 22	4 38	7 16	11 56	cv. 7	4 43	7 10	11 52
142	22	Wed	Sirius sets, 7h. 38m. eve.	4 32	7 21	morn	4 8	4 37	7 17	morn	55	4 42	7 11	morn
143	23	Thur	Jupiter in merid. 4h. 35m. mo.	4 31	7 22	24	4 47	4 36	7 18	21	1 44	4 41	7 12	18
144	24	Fri	(25) Moon apogee. Low tide.	4 31	7 23	44	5 46	4 36	7 19	42	2 32	4 41	7 13	40
145	25	Sat	Jupiter stationary.	4 30	7 24	1 4	6 31	4 35	7 20	1 4	3 17	4 40	7 14	1 3
146	26	Sun	Moon near Saturn.	4 29	7 25	1 22	7 20	4 34	7 20	1 23	4 5	4 39	7 14	1 23
147	27	Mon	Saturn in Pisces.	4 29	7 26	1 43	8 9	4 34	7 21	1 45	4 53	4 39	7 15	1 47
148	28	Tues	Moon near Venus.	4 28	7 27	2 5	8 56	4 33	7 22	2 8	5 41	4 38	7 16	2 11
149	29	Wed	Moon highest.	4 27	7 28	2 33	9 42	4 32	7 23	2 37	6 28	4 38	7 17	2 42
150	30	Thur	Day's length, 14h. 51m.	4 27	7 28	3 1	10 29	4 32	7 23	3 6	7 14	4 37	7 17	3 12
151	31	Fri	Moon near Aldebaran.	4 26	7 29	3 39	11 17	4 31	7 24	3 45	7 59	4 37	7 18	3 52

MOON'S PHASES.	D.	BOSTON.			NEW-YORK.			WASHINGTON.			CHARLESTON.			SUN AT NOON MARK.		
		H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.		
New Moon,	2	8 6	Morning.	7 54	Morning.	7 42	Morning.	7 30	Morning.	7 30	Morning.	1	11 56	57		
First Quarter,	9	5 48	Evening.	5 36	Evening.	5 24	Evening.	5 12	Evening.	5 12	Evening.	9	11 56	16		
Full Moon,	16	9 47	Morning.	9 35	Morning.	9 23	Morning.	9 11	Morning.	9 11	Morning.	17	11 56	11		
Last Quarter,	23	8 58	Evening.	8 46	Evening.	8 34	Evening.	8 22	Evening.	8 22	Evening.	25	11 56	41		
New Moon,	31	9 4	Evening.	8 52	Evening.	8 40	Evening.	8 28	Evening.	8 28	Evening.	31	11 57	26		



“MEADOWS TRIM WITH DAISIES PIED.”

(See Page 29.)

MONTH of bees and month of flowers,
 Month of blossom-laden bowers :
 Month of little hands with daisies,

Lovers' love and poets' praises ;
 O thou merry month complete,
 May, the very name is sweet. - *Leigh Hunt.*

DURING the month of June, 1877, the NEW-YORK LIFE INSURANCE COMPANY paid insurance policies on the lives of forty-one persons. The whole amount paid was \$148,014. The whole amount that had been paid to the Company by the holders of these policies, in premiums, less dividends, was \$49,188.71. The gain to the families of the deceased was \$98,825.29. Thus they received back all the money the policies cost, together with 200 per cent. interest on the same.

LEAVES are light, and useless, and idle, and wavering, and changeable; they even dance; yet God has made them part of the oak. In so doing, he has given us a lesson not to deny the stout-heartedness within because we see the lightness without.—*J. C. Hare*

A HOME with flowers and vines growing about it, and neatly furnished and kept within; a husband temperate in habit and virtuous in heart and life; a wife discreet, chaste, good, and a home-keeper; children hearty, cheerful and obedient; the home half paid for, and the remainder payable in small installments; the husband earning fair wages, supporting his family, paying the premiums on a life policy large enough to cover his indebtedness, and saving a little besides;—that is what we call having things **SNUG**.

CHARLES one night called upon his intended, kissed her affectionately, saying as he did so, "Why is that (the kiss) like a rumor?"—"Because it goes from mouth to mouth." And thereupon set another rumor going.

Sixth Month.



JUNE, 1878.



Thirty Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	CALENDAR FOR BOSTON, N. Y. STATE, NEW ENGLAND, WISCONSIN, MICHIGAN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, NEW JERSEY, PENNSYLVANIA, CONNECTICUT, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, KENTUCKY, VIRGINIA, MISSOURI AND CALIFORNIA.					
			Sun Rises.	Sun Sets.	Moon Sets.	H. W. Boston	Sun Rises.	Sun Sets.	Moon Sets.	H. W. N. Y.	Sun Rises.	Sun Sets.	Moon Sets.			
152	1	Sat	Mercury, greatest elong west.			H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	
153	2	Sun	Venus in Pisces.			4 25	7 30	sets	morn	4 31	7 24	sets	8 49	4 36	7 19	sets
154	3	Mon	Moon near Mars.			4 25	7 30	9 29	4	4 30	7 25	9 23	9 38	4 36	7 19	9 16
155	4	Tues	Seven Stars rise, 3h. 20m. mo.			4 25	7 31	10 15	52	4 30	7 26	10 10	10 26	4 36	7 20	10 04
156	5	Wed	Jupiter in merid. 3h. 43m. mo.			4 24	7 32	11 24	2 32	4 29	7 27	11 21	morn	4 35	7 21	11 44
157	6	Thur	Moon near Regulus.			4 24	7 33	11 51	3 22	4 29	7 28	11 49	7	4 35	7 22	11 47
158	7	Fri	Mars near Castor and Pollux.			4 23	7 33	morn	4 11	4 29	7 28	morn	5 8	4 31	7 23	morn
159	8	Sat	Mars in Gemini.			4 23	7 34	15	5 7	4 29	7 29	15	1 53	4 34	7 23	14
160	9	Sun	Moon perigee. Tide highest.			4 23	7 35	39	6 4	4 28	7 30	40	2 50	4 31	7 24	40
161	10	Mon	Moon in merid. 8h. 22m. eve.			4 23	7 36	1 3	7 3	4 28	7 30	1 5	3 48	4 34	7 24	1 8
162	11	Tues	Moon lowest.			4 22	7 36	1 31	8 2	4 28	7 31	1 35	4 47	4 34	7 25	1 38
163	12	Wed	Aldebaran rises, 4h. 9m. morn.			4 22	7 37	2 4	9 4	4 28	7 31	2 9	5 49	4 34	7 25	2 14
164	13	Thur	Jupiter in merid. 3h. 11m. mo.			4 22	7 37	2 42	10 1	4 28	7 32	2 48	6 47	4 34	7 26	2 55
165	14	Fri	Day's length, 15h. 4m.			4 22	7 38	rises	10 57	4 28	7 32	rises	7 40	4 34	7 26	rises
166	15	Sat	Capella rises, 1h. 21m. morn.			4 22	7 38	8 44	11 48	4 28	7 32	8 38	8 31	4 34	7 26	8 31
167	16	Sun	Jupiter in Capricornus.			4 22	7 38	9 26	ev. 36	4 28	7 33	9 20	9 22	4 34	7 27	9 14
168	17	Mon	Rigel rises, 3h 55m. morn.			4 22	7 39	9 59	1 24	4 28	7 33	9 54	10 10	4 34	7 27	9 50
169	18	Tues	Moon near Jupiter.			4 22	7 39	10 25	2 7	4 28	7 33	10 22	10 49	4 34	7 28	10 18
170	19	Wed	Procyon sets, 7h. 59m. eve.			4 22	7 39	10 48	2 47	4 28	7 34	10 46	11 31	4 34	7 28	10 44
171	20	Thur	Saturn in Pisces.			4 23	7 40	11 7	3 29	4 29	7 34	11 6	ev. 14	4 34	7 28	11 5
172	21	Fri	Sun enters ♋. Summer begins			4 23	7 40	11 25	4 8	4 29	7 34	11 25	55	4 34	7 28	11 25
173	22	Sat	Moon near Saturn.			4 23	7 40	11 45	4 52	4 29	7 34	11 46	1 39	4 35	7 28	11 48
174	23	Sun	(22) Moon apogee. Tide low.			4 23	7 40	morn	5 37	4 29	7 34	morn	2 23	4 35	7 29	morn
175	24	Mon	Saturn west, quad. Sun.			4 23	7 40	6	6 27	4 29	7 35	9	3 13	4 35	7 29	11
176	25	Tues	Moon highest.			4 24	7 41	30	7 21	4 30	7 35	34	4 6	4 35	7 29	38
177	26	Wed	Moon near Aldebaran.			4 24	7 41	58	8 16	4 30	7 35	1 3	5 7	4 36	7 29	1 8
178	27	Thur	Moon near Venus.			4 24	7 41	1 34	9 12	4 30	7 35	1 40	5 58	4 36	7 29	1 46
179	28	Fri	Moon near Rigel.			4 25	7 40	2 18	10 7	4 29	7 35	2 24	6 53	4 37	7 29	2 31
180	29	Sat	Uranus in Leo.			4 25	7 40	3 10	11 2	4 29	7 35	3 17	7 45	4 37	7 29	3 74
181	30	Sun	Jupiter in merid. 1h. 58m. mo			4 26	7 40	sets	11 52	4 29	7 35	sets	8 35	4 37	7 29	sets

MOON'S PHASES.	D.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.		
		H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	S.		
First Quarter,	7	11 11	Evening.	10 59	Evening.	10 47	Evening.	10 35	Evening.	7	11	57 35
Full Moon,	14	7 7	Evening.	6 55	Evening.	6 43	Evening.	6 31	Evening.	9	11	58 59
Last Quarter,	22	2 31	Evening.	2 19	Evening.	2 7	Evening.	1 55	Evening.	17	12	0 38
New Moon,	30	7 47	Morning.	7 35	Morning.	7 23	Morning.	7 11	Morning.	25	12	2 21



“HOW SWEET YOU ARE.”

(See Page 26.)

NEVER marry but for love; but see that thou
lovest what is lovely.—*William Penn.*

NO EXCELLENT soul is exempt from a mixture
of folly.—*Aristotle.*

DURING the month of July, 1877, the NEW-YORK LIFE INSURANCE COMPANY paid insurance policies on the lives of thirty-four persons. The whole amount paid was \$106,076. The whole amount that had been paid to the Company by the holders of these policies, in premiums, less dividends, was \$34,132.05. The gain to the families of the deceased was \$71,943.95. Thus they received back all the money the policies cost, together with 210 per cent. interest on the same.

IN marrying make your own match; do not marry a man to get rid of him, or to oblige him, or to save him. The man who would go to destruction without you will quite as likely go with you, and perhaps drag you along. Do not marry in haste, lest you repent at leisure. Do

not marry for a home and a living. Do not let aunts, fathers or mothers sell you for money or position into bondage, tears and life-long misery, which you must endure. Place not yourself habitually in the hands of any suitor until you have decided the question of marriage; human wills are weak, and people often become bewildered and do not know their error until it is too late. Get away from their influence, settle your head, and make up your mind alone. Remember that in nine cases out of ten you choose for a life-time—one might almost say for eternity. Do not trust your happiness in the keeping of one who has no heart, no head, no health. Shun the man who ever gets intoxicated. Do not rush thoughtlessly, hastily, into wedded life, contrary to the counsel of friends. Love can wait; that which cannot wait is of a very different character.

Seventh Month.



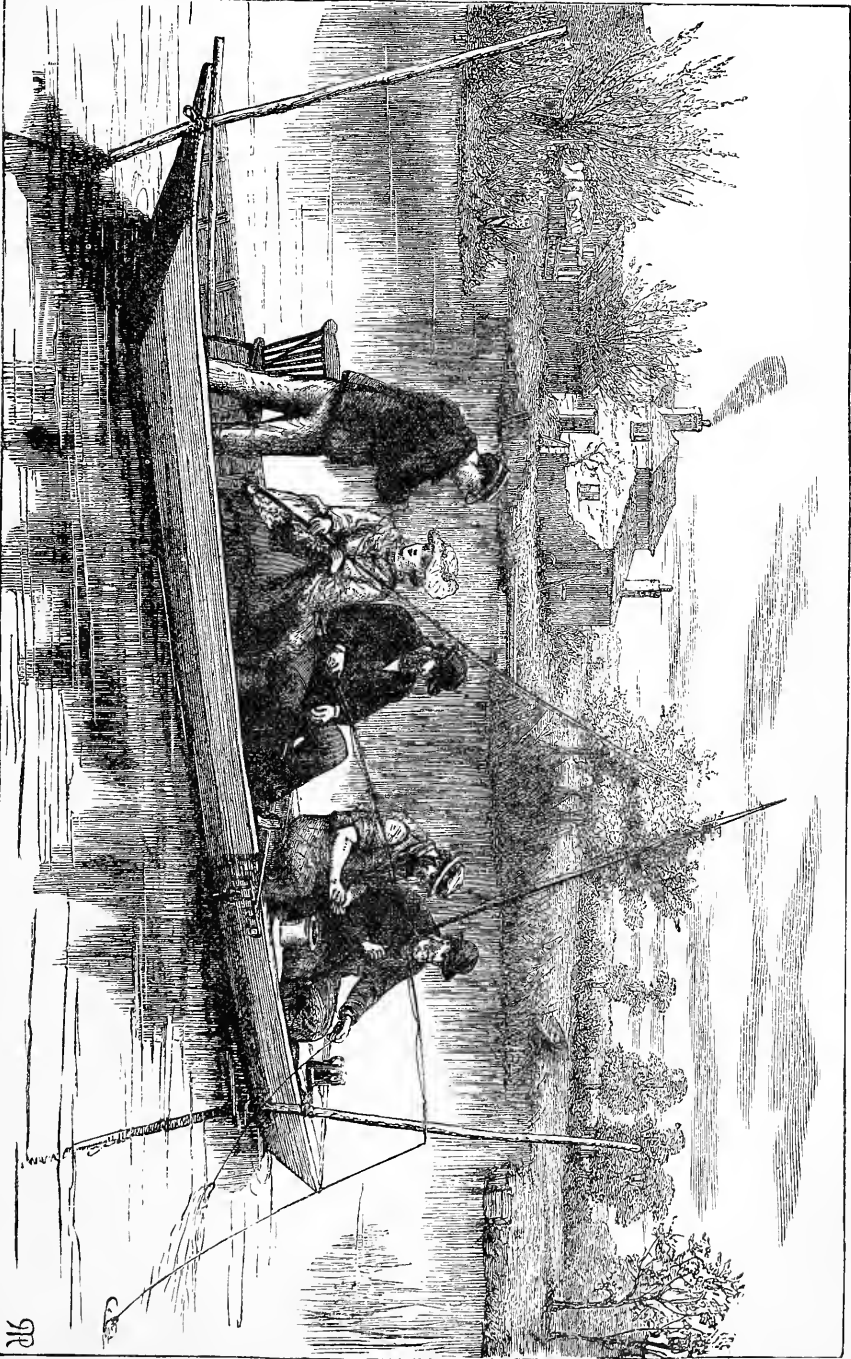
JULY, 1878.



Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	RISING, SETTING, AND SOUTHING OF STARS, POSITION OF PLANETS, AND OF THE MOON, &c., &c.	CALENDAR FOR BOSTON, N. Y. STATE, NEW ENGLAND, WISCONSIN, MICHIGAN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, NEW JERSEY, PENNSYLVANIA, CONNECTICUT, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, KENTUCKY, VIRGINIA, MISSOURI AND CALIFORNIA.		
				Sun Rises.	Sun Sets.	Moon Sets.	H. W. Boston	Sun Rises.	Sun Sets.	Moon Sets.	H. W. N. Y.	Sun Rises.	Sun Sets.	Moon Sets.
				H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
182	1	Mon	Moon near Castor and Pollux.	4 26	7 40	8 51	morn	4 32	7 35	8 46	9 25	4 38	7 29	8 40
183	2	Tues	Moon near Mars.	4 26	7 40	9 25	39	4 32	7 35	9 21	10 12	4 38	7 29	9 18
184	3	Wed	Moon near Regulus.	4 27	7 40	9 54	1 27	4 33	7 34	9 51	10 56	4 39	7 29	9 49
185	4	Thur	Moon perigee. Tide highest.	4 23	7 40	10 19	2 14	4 33	7 34	10 18	11 43	4 39	7 28	10 17
186	5	Fri	Regulus sets 9h. 50m. eve.	4 29	7 39	10 44	2 59	4 34	7 34	10 45	morn	4 40	7 28	10 45
187	6	Sat	Venus in Gemini.	4 29	7 39	11 7	3 46	4 35	7 34	11 9	32	4 41	7 28	11 11
188	7	Sun	Jupiter in merid. 1h. 27m. mo.	4 30	7 39	11 33	4 37	4 35	7 33	11 37	1 24	4 41	7 28	11 40
189	8	Mon	Venus near Aldebaran.	4 30	7 38	morn	5 34	4 36	7 33	morn	2 20	4 42	7 27	morn
190	9	Tues	Moon lowest.	4 31	7 38	2	6 58	4 37	7 33	7	3 24	4 42	7 27	11
191	10	Wed	Moon near Antares.	4 32	7 38	39	7 43	4 37	7 32	4 5	4 28	4 43	7 27	51
192	11	Thur	Moon in merid. 10h. 1m. eve.	4 33	7 37	1 27	8 50	4 38	7 32	1 34	5 35	4 44	7 26	1 40
193	12	Fri	Day's length, 14h. 52m.	4 33	7 37	2 22	9 50	4 39	7 31	2 29	6 36	4 44	7 26	2 36
194	13	Sat	Mars in Cancer.	4 34	7 36	3 25	10 46	4 39	7 31	3 31	7 30	4 45	7 26	3 38
195	14	Sun	Saturn stationary.	4 35	7 36	rises	11 32	4 40	7 30	rises	8 14	4 46	7 25	rises
196	15	Mon	Moon near Jupiter.	4 36	7 35	8 27	ev. 16	4 41	7 30	8 24	9 2	4 46	7 24	8 19
197	16	Tues	Venus near Rigel.	4 37	7 34	8 50	5 7	4 42	7 29	8 48	9 43	4 47	7 44	8 45
198	17	Wed	Jupiter in merid. oh. 43m. mo.	4 37	7 34	9 11	1 35	4 43	7 29	9 10	10 20	4 48	7 23	9 30
199	18	Thur	Pollux rises 4h. 2m. morn.	4 38	7 33	9 30	2 11	4 44	7 28	9 30	10 53	4 49	7 23	9 30
200	19	Fri	(26) Moon apogee. Low tide.	4 39	7 32	9 49	2 46	4 44	7 27	9 59	11 30	4 50	7 22	9 51
201	20	Sat	Moon near Saturn.	4 40	7 31	10 9	3 24	4 45	7 26	10 11	ev. 9	4 51	7 21	10 13
202	21	Sun	Jupiter in Capricornus.	4 41	7 30	10 32	4 3	4 46	7 26	10 35	5 0	4 52	7 21	10 38
203	22	Mon	Seven Stars rise, oh. 11m. mo.	4 42	7 30	10 53	4 50	4 47	7 25	11 2	1 37	4 52	7 20	11 40
204	23	Tues	Moon highest.	4 43	7 29	11 29	5 43	4 48	7 24	11 34	2 29	4 53	7 19	11 40
205	24	Wed	Moon near Aldebaran.	4 44	7 28	morn	6 41	4 48	7 23	morn	3 27	4 54	7 18	morn
206	25	Thur	Jupiter 180° from Sun.	4 45	7 27	8	7 43	4 49	7 23	14	4 28	4 55	7 18	21
207	26	Fri	Saturn in Pisces.	4 46	7 26	58	8 49	4 50	7 22	1 5	5 34	4 56	7 17	1 12
208	27	Sat	Moon near Venus.	4 47	7 25	1 56	9 49	4 51	7 21	2 3	6 35	4 57	7 16	2 10
209	28	Sun	Jupiter in merid. 11h. 50m. cv.	4 48	7 24	3 6	10 46	4 52	7 20	3 12	7 30	4 58	7 15	3 18
210	29	Mon	Eclipse of Sun, visible.	4 49	7 23	4 21	11 36	4 53	7 19	4 26	8 17	4 58	7 14	4 31
211	30	Tues	Moon near Mars.	4 50	7 22	sets	morn	4 54	7 18	sets	9 17	4 59	7 13	sets
212	31	Wed	Saturn in merid. 3h. 38m. mo.	4 51	7 21	8 13	21	4 55	7 17	8 16	9 52	4 59	7 12	8 15

	MOON'S PHASES.		BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.		
	D.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	H. M.	S.	
First Quarter,	7	3 36	Morning.	3 24	Morning.	3 12	Morning.	3 0	Morning.	1	12	3 35.	
Full Moon,	14	6 11	Morning.	5 59	Morning.	5 47	Morning.	5 35	Morning.	9	12	4 57	
Last Quarter,	22	7 32	Morning.	7 20	Morning.	7 8	Morning.	6 56	Morning.	17	12	5 53	
New Moon,	29	4 56	Evening.	4 44	Evening.	4 32	Evening.	4 20	Evening.	25	12	6 15	



"PUNT-FISHING" ON THE UPPER THAMES.

(See Page 29.)

SR

INSURE *your life in a tried and proved company.*
 The theory of life insurance is that it is able to convert the probability of long life and a little money into a large sum of money in case of early death. Does it do it? Let the history of the NEW-YORK LIFE answer for that company. During the first thirty-two years of its existence it paid *death-claims to the amount of over \$15,700,000.* During the year 1876 it thus paid over \$1,500,000 on policies which cost their owners less than \$500,000.

EVERY man takes care that his neighbor shall not cheat him. But a day comes when he begins to care that he do not cheat his neighbor. Then all goes well. He has changed his market cart into a chariot of the sun.
 —Emerson.

HAPPINESS between husband and wife can only be secured by that constant tenderness and care of the parties for each other which are based upon warm and demonstrative love. The heart demands that the man shall not sit reticent, self-absorbed and silent, in the midst of his family. The woman who forgets to provide for her husband's tastes and wishes, renders her home undesirable for him. In a word, ever present and ever demonstrative gentleness must reign, or else the heart starves.

"**Y**OU see," said Uncle Job, "my wife is a cur'ous woman. She scrimped and saved and almost starved all of us to get the parlor furnished nice; and now she wont let one of us go into it, and haint even had the window-blinds of it open for a month. She is a cur'ous woman."

Seventh Month.

AUGUST, 1878.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	RISING, SETTING, AND SOUTHWING OF STARS, POSITION OF PLANETS AND OF THE MOON, &c., &c.	CALENDAR FOR BOSTON, N. Y. STATE, NEW ENGLAND, WISCONSIN, MICHIGAN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, NEW JERSEY, PENNSYLVANIA, CONNECTICUT, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, KENTUCKY, VIRGINIA, MISSOURI AND CALIFORNIA.		
				Sun Rises.	Sun Sets.	Moon Sets.	H. W. Boston	Sun Rises.	Sun Sets.	Moon Sets.	H. W. N. Y.	Sun Rises.	Sun Sets.	Moon Sets.
213	1	Thur	Moon perige. Tide highest.	4 52	7 20	8 46	1 6	4 56	7 16	8 46	10 34	5 0	7 11	8 46
214	2	Fri	Jupiter in merid. 11h. 27m. ev.	4 53	7 18	9 11	1 50	4 57	7 14	9 12	11 16	5 1	7 10	9 14
215	3	Sat	Venus nearest Sirius.	4 54	7 17	9 37	2 34	4 58	7 13	9 40	morn	5 2	7 9	9 43
216	4	Sun	Moon lowest.	4 55	7 16	10 7	3 22	4 59	7 12	10 11	7	5 3	7 8	10 16
217	5	Mon	Venus in Gemini.	4 56	7 15	10 42	4 13	5 0	7 11	10 48	1 0	5 4	7 7	10 53
218	6	Tues	Moon near Antares.	4 57	7 14	11 26	5 14	5 1	7 10	11 32	2 0	5 5	7 6	11 39
219	7	Wed	Mars near Regulus.	4 58	7 12	morn	6 22	5 2	7 9	morn	3 9	5 6	7 5	morn
220	8	Thur	Saturn in merid. 3h. 6m. morn	4 59	7 11	16	7 33	5 3	7 7	23	4 18	5 6	7 4	30
221	9	Fri	Moon in merid. 9h. 48m. eve.	5 0	7 10	1 15	8 40	5 4	7 6	1 22	5 25	5 7	7 2	1 28
222	10	Sat	Jupiter in merid. 10h. 52m. ev.	5 1	7 8	2 22	9 37	5 5	7 5	2 28	6 26	5 8	7 1	2 34
223	11	Sun	Moon near Jupiter.	5 2	7 7	3 30	10 27	5 6	7 4	3 35	7 12	5 9	7 0	3 40
224	12	Mon	Eclipse of Moon, partly visible	5 3	7 6	rises	11 11	5 7	7 2	rises	7 53	5 10	6 59	rises
225	13	Tues	Mercury, greatest elong. east.	5 4	7 4	7 16	11 49	5 8	7 1	7 14	8 32	5 11	6 58	7 12
226	14	Wed	Venus nr Cast. Pol. & Procn'.	5 5	7 3	7 35	ev.23	5 9	7 0	7 35	9 10	5 12	6 56	7 34
227	15	Thur	(16) Moon apogee. Tide low.	5 6	7 1	7 54	59	5 10	6 58	7 54	9 45	5 13	6 54	7 55
228	16	Fri	Moon near Saturn.	5 7	7 0	8 13	1 32	5 11	6 57	8 15	10 17	5 14	6 53	8 16
229	17	Sat	Day's length, 13h. 43m.	5 8	6 58	8 34	2 7	5 12	6 55	8 37	10 49	5 15	6 52	3 40
230	18	Sun	Jupiter in Sagittarius.	5 10	6 57	8 59	2 45	5 13	6 54	9 2	11 27	5 16	6 51	9 7
231	19	Mon	Moon highest.	5 11	6 55	9 27	3 25	5 14	6 53	9 32	ev.10	5 17	6 50	9 38
232	20	Tues	Rigel rises, 3h 45m. morn.	5 12	6 54	10 3	4 11	5 15	6 51	10 9	5 8	5 17	6 48	10 15
233	21	Wed	Jupiter in merid. 10h. 4m. eve.	5 13	6 52	10 45	5 8	5 16	6 50	10 52	1 54	5 18	6 47	10 58
234	22	Thur	Moon near Rigel.	5 14	6 51	11 40	6 10	5 17	6 48	11 47	2 56	5 19	6 45	11 54
235	23	Fri	Saturn in merid. 2h. 4m. morn	5 15	6 49	morn	7 20	5 17	6 47	morn	4 5	5 20	6 44	morn
236	24	Sat	Moon near Castor and Pollux.	5 16	6 48	43	8 27	5 18	6 45	49	5 12	5 21	6 43	5 6
237	25	Sun	Saturn in Pisces.	5 17	6 46	1 55	9 29	5 19	6 44	2 1	6 15	5 22	6 41	2 6
238	26	Mon	Moon near Venus.	5 18	6 44	3 10	10 24	5 20	6 42	3 14	7 10	5 23	6 40	3 19
239	27	Tues	Moon near Regulus.	5 19	6 43	4 41	11 13	5 21	6 41	4 43	7 55	5 24	6 38	4 46
240	28	Wed	Moon near Mars.	5 20	6 41	sets	11 58	5 22	6 39	sets	8 41	5 25	6 37	sets
241	29	Thur	Moon perige. Tide highest.	5 21	6 39	7 12	morn	5 23	6 37	7 13	9 26	5 26	6 35	7 14
242	30	Fri	Regulus sets, 8h. 12m. eve.	5 22	6 38	7 38	40	5 24	6 36	7 40	10 12	5 26	6 34	7 43
243	31	Sat	Jupiter in merid. 9h. 21m. eve.	5 23	6 36	8 8	1 26	5 25	6 34	8 11	10 54	5 27	6 32	8 15

MOON'S PHASES.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.			
	D.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	M.	S.		
First Quarter,	5	8 35 Morning.	8 23 Morning.	8 11 Morning.	7 59 Morning.	9 12 6 5						
Full Moon,	12	7 32 Evening.	7 20 Evening.	7 8 Evening.	6 54 Evening.	1 12 6 5 16						
Last Quarter,	20	11 24 Evening.	11 12 Evening.	11 0 Evening.	10 48 Evening.	17 12 3 50						
New Moon,	28	1 15 Morning.	1 3 Morning.	0 51 Morning.	0 39 Morning.	25 12 1 53						



“SHE CALLED ME PRETTY—AM I?”

(See Page 20.)

MANY of us have to lament, not so much a want of opportunities in life, as our unreadiness for them as they come; and “it might

have been” is oftener the language of our hearts than complaining words. God sends us “flax,” but our “spindle and distaff” are out of repair.

CLERKS ought to have their lives insured, because, living on their salaries, accumulations are necessarily slow. If they have families to support, they themselves know how hard it is to live comfortable and lay up a little each year. Perhaps they will say they cannot spare enough from their salaries to pay the premium on a life policy. If they think so, let them reflect how difficult it would be for their families to maintain themselves *without* their salaries! One's own death is not a pleasant subject to contemplate, but the only way to deprive the thought of its sting is to be prepared for it.

An Irishman complained to his physician that he stuffed him so much with drugs that he was sick a long time after he got well. "Many a truth is told in jest."

DURING the month of September, 1877, the NEW-YORK LIFE INSURANCE COMPANY paid insurance policies on the lives of thirty-eight persons. The whole amount paid was \$137,371.41. The whole amount that had been paid to the Company by the holders of these policies was \$38,981.62. The gain to the families of the deceased was \$98,389.79. Thus they received back all the money the policies cost, together with 252 per cent. interest on the same.

FEAR not that which cannot be avoided. It is extreme folly to make yourself miserable before your time, or to fear that which, it may be, will never come; or, if it does, may possibly be converted into your felicity. For it often falls out, that that which we most feared, when it comes, brings much happiness with it.

Ninth Month.

SEPTEMBER, 1878.

Thirty Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	RISING, SETTING, AND SOUTHING OF STARS, POSITION OF PLANETS AND OF THE MOON, &c., &c.	CALENDAR FOR BOSTON, N. Y. STATE, NEW ENGLAND, WISCONSIN, MICHIGAN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, NEW JERSEY, PENNSYLVANIA, CONNECTICUT, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, KENTUCKY, VIRGINIA, MISSOURI AND CALIFORNIA.			
				Sun Rises.	Sun Sets.	Moon Sets.	H. W. Boston	Sun Rises.	Sun Sets.	Moon Sets.	H. W. N. Y.	Sun Rises.	Sun Sets.	Moon Sets.	
244	1	Mon	Moon lowest.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
245	2	Tues	Venus in Cancer.	5 24	6 35	8 41	2 12	5 26	6 33	8 46	11 46	5 28	6 31	8 51	
246	3	Wed	Moon near Antares.	5 26	6 33	9 23	3 1	5 27	6 31	9 29	morn	5 29	6 29	9 35	
247	4	Thurs	Moon near Antares.	5 27	6 31	10 12	3 58	5 28	6 28	10 19	44	5 30	6 28	10 26	
248	5	Fri	Jupiter in merid. 9h. 4m. eve.	5 28	6 29	11 10	5 1	5 29	6 28	11 17	1 48	5 31	6 26	11 24	
249	6	Sat	Saturn rises, 2h. 41m. morn.	5 29	6 28	morn	6 10	5 30	6 26	morn	2 56	5 32	6 25	morn	
250	7	Sun	Saturn in merid. 1h. 6m. morn.	5 30	6 26	14	7 19	5 31	6 25	20	4 4	5 33	6 23	26	
251	8	Mon	Moon near Jupiter	5 31	6 24	1 22	8 20	5 32	6 23	1 27	5 4	5 34	6 22	1 36	
252	9	Tues	Mars in Leo.	5 32	6 22	2 28	9 14	5 33	6 21	2 32	6 0	5 35	6 21	2 32	
253	10	Wed	Moon in merid. 10h. 53m. eve.	5 33	6 21	3 33	9 59	5 34	6 20	3 36	6 45	5 35	6 20	3 39	
254	11	Thurs	Day's length, 12h. 42m.	5 34	6 19	4 35	10 40	5 35	6 18	4 37	7 24	5 36	6 18	4 39	
255	12	Fri	Venus near Regulus.	5 35	6 17	rises	11 17	5 36	6 16	rises	7 59	5 37	6 17	rises	
256	13	Sat	Moon near Saturn.	5 36	6 15	6 30	11 49	5 37	6 15	6 31	8 32	5 38	6 15	6 32	
257	14	Sun	Moon apogee, low tide.	5 37	6 14	6 40	ev. 21	5 38	6 13	6 43	9 8	5 39	6 14	6 45	
258	15	Mon	Jupiter in Capricornus.	5 38	6 12	7 4	57	5 39	6 11	7 7	9 43	5 40	6 12	7 11	
259	16	Tues	Moon highest.	5 39	6 10	7 29	1 34	5 40	6 9	7 34	10 19	5 41	6 10	7 38	
260	17	Wed	Jupiter in merid 8h. 15m. eve.	5 40	6 8	8 1	2 13	5 41	6 8	8 6	10 55	5 42	6 9	8 12	
261	18	Thurs	Moon near Aldebaran.	5 41	6 7	8 41	2 56	5 42	6 6	8 48	11 40	5 43	6 7	8 54	
262	19	Fri	Saturn in merid. oh. 11m. mo	5 43	6 5	9 30	3 46	5 43	6 4	9 37	ev. 32	5 44	6 6	9 43	
263	20	Sat	Regulus rises, 3h. 25m. morn.	5 44	6 3	10 27	4 43	5 44	6 3	10 34	1 30	5 44	6 4	10 40	
264	21	Sun	Saturn in Pisces. [22	5 45	6 1	11 33	5 48	5 45	6 1	11 39	2 34	5 45	6 2	11 45	
265	22	Mon	Sun enters ♋ Autumn begins	5 46	6 0	morn	6 57	5 46	5 59	morn	3 42	5 46	6 1	morn	
266	23	Tues	Saturn 180° from Sun.	5 47	5 58	44	8 0	5 47	5 58	49	4 45	5 47	5 59	5 48	
267	24	Wed	Jupiter stationary.	5 48	5 56	2 0	9 2	5 48	5 56	2 3	5 47	5 48	5 58	2 7	
268	25	Thurs	(25) Mercury, gr. elon. west.	5 49	5 54	3 16	9 56	5 49	5 54	3 19	6 42	5 49	5 56	3 21	
269	26	Fri	Moon near Venus.	5 50	5 53	4 34	10 46	5 50	5 53	4 35	7 30	5 50	5 54	4 35	
270	27	Sat	Moon near Mars.	5 51	5 51	5 53	11 31	5 51	5 52	5 52	8 14	5 51	5 53	5 51	
271	28	Sun	(26) Moon perigee, tide hig'st.	5 52	5 49	sets	morn	5 52	5 50	sets	9 1	5 52	5 51	sets	
272	29	Mon	Moon lowest.	5 53	5 47	6 38	15	5 53	5 48	6 42	9 49	5 53	5 50	6 47	
273	30	Tues	Betelgeuse rises, roh. 47m. eve.	5 54	5 46	7 17	1 3	5 54	5 46	7 22	10 37	5 54	5 48	7 28	
			Uranus in Leo.	5 56	5 44	8 5	1 55	5 54	5 44	8 11	11 32	5 55	5 46	8 18	

MOON'S PHASES.	BOSTON.			NEW-YORK.			WASHINGTON.			CHARLESTON.			SUN AT NOON MARK.		
	D.	H. M.		H. M.			H. M.			H. M.			D.	H. M.	S.
First Quarter,	3	3 42	Evening.	3 30	Evening.		3 18	Evening.		3 6	Evening.		1	11 59	49
Full Moon,	11	11 5	Morning.	10 53	Morning.		10 41	Morning.		10 29	Morning.		9	11 57	10
Last Quarter,	19	1 46	Evening.	1 34	Evening.		1 22	Evening.		1 10	Evening.		17	11 54	22
New Moon,	26	9 46	Morning.	9 14	Morning.		9 2	Morning.		8 50	Morning.		25	11 51	35



DREAMS AND FANCIES.

(See Page 30.)

BEING sometimes asunder heightens friendship. The greatest cause of the frequent quarrels between relations, is their being so much together.

THERE is a gift that is almost a blow, and there is a kind word that is munificence; so much is there in the way of doing things.

—Arthur Helps.

THE man who refuses to insure his life, saying he will take the risk and the consequences, and then dies and leaves his family in want, *does not deny himself, but indulges himself; and when he dies, the burden falls, not upon him, but, where most burdens eventually fall, upon the weak and the inexperienced.*

THE Japanese have a curious legend of a stone-cutter, who became discontented with his lot in life. He first expressed the very common wish, "Oh that I were rich!" This being granted by the gods, he next wished to become a king, so that he might have power. In this station he still found a source of discontent; so, after many changes, he wished to become a rock, which even the floods could not move; this being granted, he for a time enjoyed his newly acquired

power, for neither the burning sun, rushing wind, nor roaring flood had power to move him. But one day a man with a sharp chisel and heavy hammer came along, and began to cut stones out of the rock, and the rock said, "What is this that has power over me, and can cut stones out of my bosom? I am weaker than he; I should like to be that man!" And there came an angel out of heaven who said, "Be this you have said," and the rock became a stone-cutter; and he cut stones with hard labor for small wages, and was contented.

AN Iowa paper tells of a smart wife who helped her husband to raise seventy acres of wheat. The way she helped him was to stand in the door and shake a broom at him when he sat down to rest.

Tenth Month.

OCTOBER, 1878.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	RISING, SETTING, AND SOUTHING OF STARS, POSITION OF PLANETS AND OF THE MOON, &c., &c.	CALENDAR FOR BOSTON, N. Y. STATE, NEW ENGLAND, WISCONSIN, MICHIGAN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, NEW JERSEY, PENNSYLVANIA, CONNECTICUT, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, KENTUCKY, VIRGINIA, MISSOURI AND CALIFORNIA.		
				Sun Rises.	Sun Sets.	Moon Sets.	H. W. Boston	Sun Rises.	Sun Sets.	Moon Sets.	H. W. N. Y.	Sun Rises.	Sun Sets.	Moon Sets.
274	1	Tues	Jupiter in merid. 7h 16m. eve.	5 57	5 42	9 2	2 48	5 56	5 43	9 9	morn	5 55	5 43	9 16
275	2	Wed	Seven Stars rise, 7h. 24m. eve.	5 58	5 40	10 5	3 46	5 57	5 41	10 12	32	5 56	5 42	10 18
276	3	Thur	Saturn in merid. 11h. 8m. eve.	5 59	5 39	11 5	4 47	5 58	5 39	11 10	1 34	5 57	5 40	11 14
277	4	Fri	Moon near Jupiter.	6 0	5 37	morn	5 52	5 59	5 38	morn	2 38	5 58	5 37	morn
278	5	Sat	Aldebaran rises, 8h. 43m. eve.	6 1	5 35	20	6 55	6 0	5 36	24	3 40	5 59	5 39	29
279	6	Mon	Venus in Virgo.	6 2	5 33	1 26	7 49	6 1	5 35	1 29	4 34	6 0	5 35	1 32
280	7	Tues	Moon in merid. 9h. 33m. eve.	6 3	5 32	2 29	8 40	6 2	5 33	2 32	5 25	6 1	5 34	2 34
281	8	Wed	Rigel rises, 10h. 27m. eve.	6 4	5 30	3 29	9 21	6 3	5 31	3 30	6 7	6 2	5 32	3 30
282	9	Thur	Moon near Saturn.	6 6	5 28	4 29	10 1	6 4	5 30	4 29	6 47	6 3	5 31	4 29
283	10	Fri	Moon apogee. Low tide.	6 7	5 27	5 28	10 39	6 5	5 28	5 27	7 24	6 4	5 29	5 26
284	11	Sat	Betelgeuse rises, 10h. om. eve.	6 8	5 25	rises	11 16	6 7	5 27	rises	7 58	6 5	5 28	rises
285	12	Mon	Day's length, 11h. 17m.	6 9	5 23	5 34	11 50	6 8	5 25	5 38	8 33	6 6	5 26	5 42
286	13	Tues	Moon highest.	6 10	5 22	6 5	ev. 27	6 9	5 23	6 10	9 14	6 7	5 25	6 15
287	14	Wed	Mars in Virgo.	6 11	5 20	6 41	1 8	6 10	5 22	6 47	9 54	6 8	5 23	6 56
288	15	Thur	Jupiter in merid. 6h. 24m. eve.	6 13	5 19	7 25	1 52	6 11	5 20	7 32	10 36	6 9	5 22	7 38
289	16	Fri	Moon near Rigel.	6 14	5 17	8 19	2 38	6 12	5 19	8 26	11 20	6 10	5 21	8 32
290	17	Sat	Saturn in merid. 10h. 9m. eve.	6 15	5 15	9 21	3 29	6 13	5 17	9 27	ev. 14	6 11	5 20	9 33
291	18	Mon	Moon near Castor and Pollux.	6 16	5 14	10 29	4 25	6 14	5 16	10 34	1 12	6 12	5 18	10 39
292	19	Tues	Sirius rises, 11h. 44m. eve.	6 17	5 12	11 40	5 26	6 15	5 14	11 44	2 12	6 13	5 16	11 49
293	20	Wed	Jupiter in Sagittarius.	6 18	5 11	morn	6 28	6 16	5 13	morn	3 14	6 14	5 15	morn
294	21	Thur	Venus near Mars.	6 20	5 9	53	7 32	6 18	5 12	56	4 17	6 15	5 14	59
295	22	Fri	Jupiter quad. Sun, east.	6 21	5 8	2 7	8 29	6 19	5 10	2 8	5 14	6 16	5 13	2 9
296	23	Sat	Castor rises, 9h. 6m. eve.	6 22	5 6	3 23	9 23	6 20	5 9	3 23	6 9	6 18	5 11	3 23
297	24	Mon	(25) Moon peri. Tide highest.	6 23	5 5	4 10	10 15	6 21	5 7	4 39	7 1	6 19	5 10	4 37
298	25	Tues	Moon near Mars and Saturn.	6 24	5 3	6 2	11 7	6 22	5 6	5 59	7 50	6 20	5 9	5 56
299	26	Wed	Moon lowest.	6 26	5 2	sets	11 56	6 23	5 4	sets	8 39	6 21	5 8	sets
300	27	Thur	Saturn in Pisces	6 27	5 1	5 52	morn	6 24	5 3	5 57	9 34	6 22	5 6	6 5
301	28	Fri	Regulus rises, oh. 48m. morn.	6 28	4 59	6 47	48	6 26	5 2	6 54	10 24	6 23	5 5	7 2
302	29	Sat	Vega sets, oh. 54m. morn.	6 29	4 57	7 51	1 40	6 27	5 1	7 57	11 18	6 24	5 4	8 4
303	30	Mon	Saturn in merid, 9h. 16m. eve.	6 31	4 57	9 0	2 36	6 28	4 59	9 6	morn	6 25	5 2	9 12
304	31	Tues	Moon near Jupiter.	6 32	4 55	10 9	3 30	6 29	4 58	10 14	16	6 26	5 1	10 19

MOON'S PHASES.	BOSTON.			NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.		
	D.	H. M.		H. M.		H. M.		H. M.		D.	H. M.	S.
First Quarter,	3	2 17	Morning.	2 5	Morning.	1 53	Morning.	1 41	Morning.	9	11	49 36
Full Moon,	11	4 10	Morning.	3 58	Morning.	3 46	Morning.	3 34	Morning.	1	11	47 15
Last Quarter,	19	2 26	Morning.	2 14	Morning.	2 2	Morning.	1 50	Morning.	17	11	45 22
New Moon,	25	6 14	Evening.	6 2	Evening.	5 50	Evening.	5 38	Evening.	25	11	44 8



THE MOTHER'S VIGIL.

(See Page 30.)

THE door of a secret sin supposes it is he they are talking about.—*African Proverb.*

IT is said that a man never wakes up his *second* baby to see it laugh.

THE man whose house burns without insurance still lives to build another house over his family's head, but the man who dies uninsured leaves his family to fight the battle of life alone. His children will not starve, probably, but they may lack food for the mind and for the soul that is more precious than daily bread, and pangs more severe than those of hunger must pierce the heart of one who remembers in his last hours that he might with ordinary prudence have left them a competence.

"MR. JONES, don't you think women are more sensible than men?" asked Miss Smith. And Jones, after scratching his favorite bump for a moment or two, said: "Why, certainly they are. They marry men, and men only marry women."—Puck.

BE sure and ask the agent who wishes to insure your life, whether you will receive dividends which will be available in settlement of the second, and all subsequent annual premiums. This is the way those who insure in the NEW-YORK LIFE are treated (unless they take "Tontine Investment Policies"—which give them the surplus in another form), and after an experience of many years they say they like it. The man whose payments begin to grow smaller the second year ought, except under extraordinary circumstances, to be able to meet them without any great difficulty.

"LOVE is blind." There is but one thing blinder—selfishness. A selfish man stands in his own light; is engaged in a devastating war upon his own interest.

Eleventh Month.

NOVEMBER, 1878.

Thirty Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	RISING, SETTING, AND SOUTHING OF STARS, POSITION OF PLANETS AND OF THE MOON, &c., &c.	CALENDAR FOR BOSTON, N. Y. STATE, NEW ENGLAND, WISCONSIN, MICHIGAN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, NEW JERSEY, PENNSYLVANIA, CONNECTICUT, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, KENTUCKY, VIRGINIA, MISSOURI AND CALIFORNIA.			
				Sun Rises.	Sun Sets.	Moon Sets.	H. W. Boston.	Sun Rises.	Sun Sets.	Moon Sets.	H. W. N. Y.	Sun Rises.	Sun Sets.	Moon Sets.	
305	1	Fri	Saturn in merid 9h. 7m. eve.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
306	2	Sat	Aldebaran rises, 6h. 42m. eve.	6 33	4 54	11 16	4 25	6 30	4 57	11 20	1 12	6 27	5 0	11 24	2 5
307	3	Sun	Venus in Libra.	6 34	4 53	morn	5 19	6 31	4 56	morn	2 5	6 28	4 59	morn	5 2
308	4	Mon	Rigel rises, 8h. 41m. eve.	6 36	4 51	20	6 12	6 32	4 54	23	2 58	6 29	4 58	25	5 3
309	5	Tues	Moon near Saturn.	6 37	4 50	1 24	7 4	6 34	4 53	1 25	3 49	6 31	4 57	1 27	5 4
310	6	Wed	Moon apogee. Low tide.	6 38	4 49	2 22	7 52	6 35	4 52	2 22	4 37	6 32	4 56	2 22	5 5
311	7	Thur	Moon in merid 10h. 12m. eve.	6 41	4 47	3 22	8 36	6 36	4 51	3 21	5 21	6 33	4 55	3 20	5 6
312	8	Fri	Betelgeuse rises, 8h. 10m. eve.	6 42	4 45	5 21	10 0	6 38	4 49	5 18	6 46	6 35	4 53	5 15	5 7
313	9	Sat	Moon highest.	6 43	4 44	6 23	10 43	6 40	4 48	6 19	7 27	6 36	4 52	6 14	5 8
314	10	Sun	Mars in Libra.	6 44	4 43	rises	11 23	6 41	4 47	rises	8 6	6 37	4 51	rises	5 9
315	11	Mon	Moon near Aldebaran.	6 46	4 42	5 24	ev. 5	6 42	4 46	5 29	8 50	6 38	4 50	5 37	5 10
316	12	Tues	Moon near Rigel.	6 47	4 41	6 16	4 8	6 43	4 45	6 23	9 34	6 39	4 49	6 29	5 11
317	13	Wed	Saturn in merid. 8h. 19m. eve.	6 48	4 40	7 16	1 36	6 44	4 44	7 22	10 21	6 40	4 48	7 29	5 12
318	14	Thur	Moon near Castor and Pollux.	6 49	4 39	8 21	2 24	6 46	4 43	8 27	11 7	6 41	4 47	8 32	5 13
319	15	Fri	Day's length, 9h. 55m.	6 51	4 39	9 30	3 13	6 47	4 42	9 35	11 58	6 43	4 47	9 39	5 14
320	16	Sat	Sirius rises, 6h. 54m. eve.	6 52	4 38	10 41	4 4	6 48	4 41	10 43	cv. 51	6 44	4 46	10 47	5 15
321	17	Sun	Jupiter in Capricornus.	6 53	4 37	11 51	4 59	6 49	4 40	11 53	1 46	6 45	4 45	11 55	5 16
322	18	Mon	Castor rises, 7h. 24m. eve.	6 54	4 36	morn	5 55	6 50	4 39	morn	2 41	6 46	4 44	morn	5 17
323	19	Tues	Procyon rises, 9h. 18m. eve.	6 56	4 35	1 5	6 55	6 51	4 39	1 5	3 42	6 47	4 44	1 6	5 18
324	20	Wed	Regulus rises 11h. 18m. eve.	6 57	4 34	2 17	7 54	6 53	4 38	2 16	4 39	6 48	4 43	2 15	5 19
325	21	Thur	(22) Moon perigee and lowest.	6 58	4 34	3 34	8 53	6 54	4 37	3 32	5 38	6 49	4 43	3 29	5 20
326	22	Fri	Moon near Mars.	6 59	4 33	4 52	9 50	6 55	4 37	4 49	6 36	6 50	4 42	4 45	5 21
327	23	Sat	Saturn in Aquarius.	7 0	4 32	6 17	10 48	6 56	4 36	6 9	7 32	6 51	4 42	6 4	5 22
328	24	Sun	Moon near Venus.	7 2	4 32	sets	11 39	6 57	4 35	sets	8 22	6 52	4 41	sets	5 23
329	25	Mon	Spica rises, 3h. 35m. morn.	7 3	4 31	5 31	morn	6 58	4 35	5 38	9 21	6 53	4 40	5 44	5 24
330	26	Tues	Vega rises, 5h. 16m. morn.	7 4	4 31	6 37	3 4	6 59	4 35	6 43	10 13	6 55	4 40	6 50	5 25
331	27	Wed	Saturn in merid. 7h. 22m. eve.	7 5	4 30	7 49	1 27	7 0	4 35	7 54	11 0	6 56	4 40	8 0	5 26
332	28	Thur	Moon near Jupiter.	7 6	4 30	9 1	2 18	7 2	4 34	9 5	11 49	6 57	4 40	9 10	5 27
333	29	Fri	Saturn stationary.	7 7	4 30	10 8	3 4	7 3	4 34	10 10	morn	6 58	4 39	10 13	5 28
334	30	Sat	Venus near Antares.	7 8	4 29	11 11	3 50	7 4	4 34	11 13	36	6 59	4 39	11 14	5 29

MOON'S PHASES.	D.	BOSTON.	NEW-YORK.	WASHINGTON.	CHARLESTON.	SUN AT NOON MARK.	
		H. M.	H. M.	H. M.	H. M.	D.	H. M. S.
First Quarter,	1	5 7 Evening.	4 55 Evening.	4 43 Evening.	4 31 Evening.	1	11 43 42.
Full Moon,	9	9 50 Evening.	9 38 Evening.	9 26 Evening.	9 14 Evening.	9	11 43 59
Last Quarter,	17	1 14 Evening.	1 2 Evening.	0 50 Evening.	0 38 Evening.	17	11 45 9
New Moon,	24	4 27 Morning.	4 15 Morning.	4 3 Morning.	3 51 Morning.	25	11 47 14



“WE ALL DO FADE AS A LEAF.”

(See Page 30.)

TRUE virtue consists in improving the mind, and in purifying the heart; in bearing good-will toward mankind, and in engaging them to love truth and moral excellence.—*Confucius*.

THE wholesome plain things of this life are its greatest blessings, and any one who desires to eschew them and banquet on sweets, is likely to have a hard time of it.

THE immense annual disbursements of life insurance companies show that they occupy a very important place among the beneficent agencies of modern civilization. These payments on matured policies, mostly to the families of deceased policy-holders, now amount to about twenty-five million dollars annually in this country alone. If we go back ten years and sum up the benefactions of life insurance, we shall find that they reach a total of over one hundred and fifty million dollars.

A SINGLE bitter word may disquiet an entire family for a whole day. One surly glance casts a gloom over the household, while a smile, like a gleam of sunshine, may light up the darkest and weariest hours. Like unexpected flowers which spring up along our path, full of

freshness, fragrance and beauty, so do kind words, and gentle acts, and sweet dispositions make glad the home where peace and blessings dwell. No matter how humble the abode, if it be thus garnished with grace, and sweetened with kindness and smiles, the heart will turn longingly toward it from all the tumults of the world; and a home, if it be ever so humble, will be the dearest spot beneath the circuit of the sun.

NO MAN can safely go abroad, that does not love to stay at home; no man can safely speak that does not willingly hold his tongue; no man can safely govern, that would not cheerfully become subject; no man can safely command, that has not truly learned to obey; and no man can safely rejoice, but he that has the testimony of a good conscience.—*Thomas à Kempis.*

Twelfth Month.



DECEMBER, 1878.



Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	RISING, SETTING, AND SOUTHING OF STARS, POSITION OF PLANETS, AND OF THE MOON, &c., &c.	CALENDAR FOR BOSTON, N. Y. STATE, NEW ENGLAND, WISCONSIN, MICHIGAN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, NEW JERSEY, PENNSYLVANIA, CONNECTICUT, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, KENTUCKY, VIRGINIA, MISSOURI AND CALIFORNIA.		
				Sun Rises.	Sun Sets.	Moon Sets.	H. W. Boston.	Sun Rises.	Sun Sets.	Moon Sets.	H. W. N. Y.	Sun Rises.	Sun Sets.	Moon Sets.
				H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
335	1	Mon	Venus in Scorpio.	7 10	4 29	morn	4 37	7 5	4 34	morn	1 24	7 0	4 39	morn
336	2	Mon	Seven Stars set, 6h. 24m. morn.	7 11	4 29	12	5 25	7 6	4 33	13	2 11	7 1	4 39	13
337	3	Tues	Moon near Saturn.	7 12	4 28	1 12	6 11	7 7	4 33	1 11	2 57	7 2	4 38	1 11
338	4	Wed	Moon apogee. Low tide.	7 13	4 28	2 11	7 0	7 8	4 33	2 9	3 45	7 2	4 38	2 7
339	5	Thur	Moon in meridian, 8h. 52m. eve.	7 14	4 28	3 11	7 49	7 9	4 32	3 9	4 34	7 3	4 38	3 6
340	6	Fri	Moon highest.	7 15	4 28	4 13	8 37	7 10	4 32	4 9	5 22	7 4	4 38	4 5
341	7	Sat	Saturn in merid. 6h. 43m. eve.	7 16	4 28	5 15	9 35	7 11	4 32	5 10	6 11	7 5	4 38	5 5
342	8	Sun	Mercury, greatest elong. east.	7 17	4 28	6 18	10 14	7 12	4 32	6 12	7 0	7 6	4 38	6 6
343	9	Mon	Mars in Libra.	7 17	4 28	rises	11 3	7 13	4 32	rises	7 46	7 7	4 38	rises
344	10	Tues	Moon nearest Sirius.	7 18	4 28	5 10	11 48	7 14	4 32	5 17	8 31	7 8	4 38	5 23
345	11	Wed	Moon near Castor and Pollux.	7 19	4 28	6 14	ev. 33	7 15	4 32	6 19	9 22	7 9	4 38	6 25
346	12	Thur	Aldebaran sets, 5h. 59m. morn.	7 20	4 28	7 22	1 22	7 15	4 32	7 27	10 8	7 9	4 39	7 32
347	13	Fri	Day's length, 6h. 17m.	7 21	4 28	8 32	2 7	7 16	4 33	8 36	10 50	7 10	4 39	8 39
348	14	Sat	Moon near Regulus.	7 22	4 28	9 44	2 53	7 16	4 33	9 56	11 27	7 11	4 39	9 48
349	15	Mon	Jupiter in Capricornus.	7 22	4 29	10 53	3 40	7 17	4 33	10 54	ev. 26	7 12	4 39	10 55
350	16	Tues	Rigel rises, 5h. 55m. eve.	7 23	4 29	morn	4 29	7 18	4 33	morn	1 16	7 12	4 40	morn
351	17	Wed	Saturn in merid. 6h. 5m. eve.	7 24	4 29	4	5 25	7 18	4 33	4	2 11	7 13	4 40	3
352	18	Thur	Saturn quad. Sun, east.	7 24	4 29	1 18	6 23	7 19	4 34	1 16	3 9	7 14	4 40	1 16
353	19	Fri	Moon lowest.	7 25	4 30	2 33	7 25	7 20	4 34	2 30	4 10	7 14	4 41	2 16
354	20	Sat	Moon perigee. Tide highest.	7 26	4 30	3 51	8 31	7 20	4 35	3 46	5 16	7 15	4 41	3 42
355	21	Sun	Sun enters ♋ Winter begins.	7 26	4 31	5	9 34	7 21	4 35	5	6 20	7 15	4 42	4 56
356	22	Mon	(21) Moon near Mars.	7 26	4 31	6 20	10 34	7 21	4 36	6 14	7 21	7 16	4 42	6 6
357	23	Tues	Saturn in Aquarius.	7 27	4 32	7 25	11 29	7 22	4 37	7 18	8 12	7 16	4 43	7 12
358	24	Wed	Moon near Venus.	7 27	4 32	sets	morn	7 22	4 37	sets	9 4	7 17	4 43	sets
359	25	Thur	Betelgeuse rises, 5h. 8m. eve.	7 28	4 33	6 39	18	7 23	4 38	6 43	9 52	7 17	4 44	6 48
360	26	Wed	Moon near Jupiter.	7 28	4 33	7 48	1 6	7 23	4 39	7 51	10 34	7 17	4 44	7 55
361	27	Fri	Sirius rises, 7h. 13m. eve.	7 28	4 34	8 54	1 50	7 23	4 39	8 56	11 14	7 18	4 45	8 59
362	28	Sat	Regulus rises, 8h. 48m. eve.	7 29	4 35	9 59	2 31	7 23	4 40	10 0	11 55	7 18	4 46	10 0
363	29	Mon	Uranus in Leo.	7 29	4 36	11 0	3 19	7 24	4 40	11 0	morn	7 18	4 47	11 0
364	30	Tues	Moon near Saturn.	7 29	4 37	12 0	3 50	7 24	4 41	11 59	36	7 19	4 47	11 57
365	31	Tues	Vega rises, 2h. 8m. morn.	7 30	4 37	morn	4 33	7 24	4 42	morn	1 20	7 19	4 48	morn

MOON'S PHASES.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.		
	D.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	S.	
First Quarter,	1	11 53 Morning.	11 41 Morning.	11 29 Morning.	11 17 Morning.	11 17 Morning.	11 17 Morning.	1	11	49 19	
Full Moon,	9	3 6 Evening.	2 54 Evening.	2 42 Evening.	2 30 Evening.	2 30 Evening.	2 30 Evening.	9	11	52 39	
Last Quarter,	16	10 20 Evening.	10 8 Evening.	9 56 Evening.	9 44 Evening.	9 44 Evening.	9 44 Evening.	17	11	56 27	
New Moon,	23	4 40 Evening.	4 28 Evening.	4 16 Evening.	4 4 Evening.	4 4 Evening.	4 4 Evening.	25	12	0 26	
First Quarter,	31	9 13 Morning.	9 1 Morning.	8 49 Morning.	8 37 Morning.	8 37 Morning.	8 37 Morning.	31	12	3 23	



A DISCOVERY ON CHRISTMAS EVE.

(See Page 31.)

Illustrations for the Year.

Prosperity. [Page 5.]

WE have placed opposite the first month of the year this picture of quietness and contentment and plenty, and were the fates and fortunes of our readers in our hands all of them should reach five-and-forty years of age with no more signs of want, or care, or disease, or sorrow, upon their faces than this sleek and well-fed couple show. And they should sit down on New Year's day in just such a cozy room as this, and sip their tea and eat their evening meal and read the news of the week with clear consciences and grateful hearts. And the cat should doze before the fire and the sword should hang idle on the wall, and every recurring New Year's day should look upon a similar scene; except that somewhere—perhaps not in this picture, it is so small, but somewhere—we would have children and grandchildren add their cheerfulness and vivacity to the scene—just to keep the hearts of the old young and fresh and sympathetic as long as they lived.

"Sing, if You Love Me." [Page 7.]

How many things, grave and gay, momentous and trivial, beautiful and ugly, glad and sad, go to make up the world! In the same city, jostling each other on the streets, under the same roof often, and even in Almanacs, opposites of every sort mingle tears and laughter. The turning of a leaf takes us from the presence of serene middle-age and shows us youth in its freshness, "without a thought of evil or a name for fear," without a care for the future (which holds so many cares for all who enter it!), charmed, as maidens always are, with affection and feathers and song. How beautiful has God made everything in its season!

"We are wiser, we are better,
Under manhood's sterner reign:
Still, we feel that something sweet
Followed youth with flying feet,
And will never come again."

Dr. Holland says wine at last turns to nectar or to vinegar according as the grapes absorbed much or little sunlight in

their growth, and that men and women turn sweet or sour, under sore trials, on the same principle. Be this as it may, of this we are sure, that all the sunshine we shed upon young lives is reflected back upon ourselves from their glowing faces.

A Lesson All Must Learn. [Page 9.]

WHO could ever persuade a child that it is dangerous to use a knife, until after he had cut his fingers? Who of us are free from the scars which taught us the danger of using edged tools? Yet children bear the pain and the "I told you so's" with great equanimity, many times, which indicates better stuff than to attempt nothing for fear of pain or failure. A little judicious sympathy and counsel at such times goes a long way toward knitting young hearts to older ones, and lays the foundation for helpfulness in weightier matters. The price at which mankind buy knowledge is often appalling. One can scarcely read the history of constitutional liberty, or any other history for that matter, without feeling that the folly of mankind is one of its chief characteristics. The events of centuries do bear a little sense into our dense understandings, but we go forward with but halting steps after all, and repeat over and over again the failures of those who went before us—and all because we will not learn of others. We must cut our own fingers before we realize the truth of the proverb, "It is dangerous to play with edged tools."

The Return of the Swallows.

[Page 11.]

THE gorse is yellow on the heath,
The banks with speedwell flowers are gay,
The oaks are budding; and beneath,
The hawthorn soon will bear the wreath,
The silver wreath of May.

The welcome guest of settled spring,
The swallow, too, is come at last;
Just at sunset, when thrushes sing,
I saw her dash with rapid wing,
And hailed her as she passed.

Come summer visitant, attach
To my reed roof thy nest of clay,
And let my ear thy music catch,
Low twittering underneath the thatch,
At the gray dawn of day.

—Charlotte Smith.

"Meadows Trim with Daisies Pied."

[Page 13.]

LAUD the first spring daisies;
 Chant aloud their praises:
 Send the children up
 To the high hill's top;
 Tax not the strength of their young hands
 To increase your lands.
 Gather the primroses,
 Make handfuls into posies;
 Take them to the little girls
 Who are at work in the mills:
 Pluck the violets blue,—
 Ah, pluck not a few!
 Knowest thou what good thoughts from
 Heaven the violet instills?

Ah, come and woo the spring;
 List to the birds that sing;
 Pluck the primroses; pluck the violets;
 Pluck the daisies,
 Sing their praises;
 Friendship with the flowers some noble
 thought begets.
 Come forth and gather these sweet elves
 (More witching are they than the fays of old)
 Come forth and gather them yourselves;
 Learn of these gentle flowers whose worth
 is more than gold.—*Edward Youl.*

"How Sweet You Are." [Page 15.]

OF course we expect some of our young gentlemen readers will pervert this title; but that is what she said, as she bent over the urn, holding back her dress carefully with one hand, and with the other holding the fragrant blossoms to her—nose. It is always a sign (to us) of some goodness of heart if a person loves flowers—well enough to cultivate them. There is a sentiment that passes for love, which some persons feel toward a great many things—provided they are no trouble. Flowers, and children, and the poor, and the country, and various other things are pleasant to the sight and smell, to play with, and to arouse sentiment and enthusiasm; but the dirt and the care and the self-sacrifice they involve is a higher price than many are willing to pay for them. But to come back to our subject. Mr. T. B. Aldrich, in writing of a box of mignonette which a lady friend of his attended very assiduously, says:

"Morning and night she tends to them,
 The senseless flowers that do not care
 To kiss that strand of loosened hair
 As prettily she bends to them.

"If I could once contrive to get
 Into that box of mignonette—"

And that, we expect, is what our perverse young man is saying of this urn.

Punt-Fishing on the Thames.

[Page 17.]

THIS picture is taken from a collection of about one hundred, drawn by H. R. Robertson, and published in a volume entitled "Life on the Upper Thames." It is a quiet country scene where river and shore and sky are placid and serene. The smoke moves lazily upward from the cottage chimney, and even the fish are drawn in with a deliberation and coolness that are in harmony with the surroundings of the fishers. The punt—which is the boat, not the fish—is held stationary by two poles, thrust down into the mud bottom; the pleasure-seekers do the fishing, and the attendant sits astride the "well" into which he puts the fish caught, and rebaits the hooks from the flower-pot in front of him. We suspect the pleasure that one is able to get from such quiet diversion depends largely on the company he has.

"She Called Me Pretty—Am I?"

[Page 19.]

EVERY one likes to see beautiful children, but no one likes to see them act as though they were conscious of it. It is something that speaks for itself—or will if every one else observes a golden silence. And the case is not altered when children become grown; a man or woman vain of his or her good looks is intolerable. But there is as yet no vanity behind this fair—almost serious—face. With proper training there never need be. And that suggests that children often become vain by hearing their good looks remarked upon too frequently in the presence of strangers. Not only their looks but their sayings, their ways, their performances are sometimes rehearsed to visitors *ad nauseam*. It harms children vastly more to hear such things than it does to allow them to take part in conversation. They ought neither to be snubbed nor exhibited, but rather to be taught, by example as well as by precept, the propriety and the advantages of listening and observing, and of modesty and courteousness in speech. That their heads are comparatively empty is not their fault, but what they are getting filled with depends upon the wisdom of parents. Knowledge of useful and beautiful and noble things will do much to keep out both vanity and evil.

Dreams and Fancies. [Page 21.]

WHAT should a father dream about with children at play by his side? Dreams are very uncertain, but with some people, at least, they often follow the direction of their waking thoughts. And so we should hope that this father, who dozes while his children amuse themselves, has dreams in which his children have a place. For the truth is not half enough enforced that parents owe much to their children. We believe firmly in the subjection of children, and in their obligations to render obedience to all reasonable requirements, and to give honor to parents in no small measure; but, "unto whom much is given of him will much be required," and by so much as parents are wiser and stronger than their children, are their duties greater and higher. Parents sometimes forget that by and by all that will remain of their life-work, that will be of any great and lasting value, will be the characters of their children. If they neglected them for pleasure, for money-making, or sacrificed their best good to anything beneath the stars, theirs will be a loss incalculable and irreparable.

The Mother's Vigil. [Page 23.]

WE sometimes read very touching things about "the sorrows of childhood," and in them recognize some of our own experiences; but this would seem to convict the grown-up world of stupidity rather than of cruelty,—of want of thought rather than want of heart,—for surely there is no other class of beings upon whom love is lavished so freely as it is upon children. It may be unwisely manifested, it may be unwisely concealed, but that it exists and is deeply rooted is beyond question.

The utter helplessness of children seems to be the point around which paternal love gathers. It is not the stalwart boy nor the blithe little maiden who gets most kisses and caresses—though they get many; no, it is the little helpless lump of flesh that can only laugh and cry and eat and drink and sleep, that the father inquires about first when he comes home, that the mother never leaves for a day at a time, that all the neighbors make friendly grimaces at, and that brings the whole family to his feet in loving submission.

What a scepter he wields!—and yet as fast as he learns his power, and attempts to use it to any great extent, it is taken from him. As he grows up he is—or ought to be—curbed, restrained, perhaps afflicted, for his own good, for in most cases there is no surer preparation for a life of wretchedness than to grow up to do as one pleases. The world will not be so yielding, and when defeat comes—as come it will sooner or later—he who has not learned to bend will break.

It is only when strength departs for a season, and the mother watches beside a little form, helpless again as was the infant she so well remembers, that the old dominion and power return. This being which a few years ago was not—what a place it has made in her heart! How much of her life has gathered about it! What a shock it gives her to think it might be taken away! And not even thus can love be extinguished, for as she turns from the bedside to the Book and from the Book to the bedside, she feels that love is immortal and will live beyond the stars.

"We All do Fade as a Leaf."

[Page 25.]

AN aged woman, who is near the end of life's journey, bent and feeble and leaning on her staff; two little maids just at life's beginning—these three face to face, and surrounded by "naked woods and meadows brown and sere," while under their feet the rustling and faded leaves tell the simple story of how we all grow old. Whether the woman's words are those of wisdom or of complaint we know not, but there ought to be a lesson in the scene for both young and old. We have no more sympathy with the Gradgrinds who ignore all sentiment and feeling than we have with the sentimentalists who ignore principle in their worship of sentiment. The man who cannot appreciate, nor enjoy, nor see moral analogies in the changing phases of earth and sea and sky, is lacking in some of those finer sensibilities which distinguish men from brutes. The man who has no sentiment in his soul is as little fit to be trusted and loved as one who has no music. He

"Is fit for treasons, stratagems and spoils:
The motions of his spirit are dull as night,
And his affections dark as Erebus."

A Discovery on Christmas Eve.

[Page 27.]

HERE is a wonder, sure enough. The little boy goes to bed early with the injunction to go to sleep quickly, and with the assurance that when he awakens in the morning Santa Claus will have been there, and the Christmas tree will be loaded with toys and all manner of sweet things. Well, he went to sleep quickly, and woke up quickly, too. And there he sees the Christmas tree well loaded surely, but, instead of a whiskered fairy, with whip and pack, arranging the presents, he

sees his own mother. Whether his belief in the children's patron saint will be shaken or not is a question, because it will probably be said that Santa was in a hurry and left mamma to put the things on the tree. Leaving to his mother the task of getting him asleep again, and him to his dreams of happiness on the morrow, we suggest for our readers' consideration this question: How far is it right to speak figuratively and in riddles to children? Please do not dodge it, kind friends, nor dismiss it from your minds until you have reviewed your conclusions with some care.

RING out wild bells to the wild sky,
The flying cloud, the frosty light;
The year is dying in the night;
Ring out, wild bells, and let him die.

Ring out the old, ring in the new,
Ring, happy bells, across the snow;
The year is going, let him go;
Ring out the false, ring in the true.

Ring out the grief that saps the mind,
For those that here we see no more;
Ring out the feud of rich and poor,
Ring in redress to all mankind.

Ring out false pride in place and blood,
The civic slander and the spite;
Ring in the love of truth and right,
Ring in the common love of good.

Ring out old shapes of foul disease;
Ring out the narrowing lust of gold;
Ring out the thousand wars of old,
Ring in the thousand years of peace.

Ring in the valiant man and free,
The larger heart, the kindlier hand;
Ring out the darkness of the land,
Ring in the Christ that is to be.

—Tennyson.

Postal Information.

Domestic Postage.

TO ANY point within the United States, Canada, New Brunswick, or Nova Scotia:

Letters, or any matter so inclosed that it cannot be examined without injury to the wrapper, three cents for each half ounce or fraction thereof. Drop-letters, at offices having carriers, two cents per half ounce or fraction thereof; at offices without carriers, one cent. All packages containing written information are rated at letter postage. A letter packet must not weigh over four pounds. At least three cents must be paid on a letter packet; if more is due and not paid it will be collected on delivery. A letter will be returned to the writer free if a request to do so is placed on the outside of the envelope. Letters sent to the wrong place will be forwarded free at the request of the person

to whom they are addressed. To register a letter packet, prepay it fully and add ten cents in stamps and your name and address; this will secure the return of a receipt for it. Manuscripts, except for books, are charged letter rates.

All letters remaining uncalled for thirty days in a post-office, after being advertised, are sent to the Dead Letter Office, with the following exceptions: 1. Letters bearing a request to return to the writer if not called for within a specified time, and letters bearing the name and address on the outside. Such letters are not advertised, and are not sent to the Dead Letter Office, but are returned direct to the writers. The use of "request" envelopes is recommended by the post-office authorities. 2. Mail matter addressed to Initials will be sent to the Dead Letter Office, unless a street address or box number is given.

Postal-Cards.—There must be nothing whatever attached to a postal-card, except that the address may be pasted on, nor anything written or printed on the face except the address. Anything the sender desires may be written or printed on the back, provided it is not scurrilous or indecent. Postal-cards are not returned to the senders, nor advertised, nor sent to the Dead Letter Office. If not called for in sixty days they are burned. Any printed card may be sent through the mails, if prepaid at the rate of one cent per ounce or fraction thereof, provided it contains no written matter except the address, which, with the stamp, should occupy one side. Postal-cards may be sent to Cuba, Porto Rico and Jamaica, (by "direct mail"), and to Newfoundland or any European country, by adding a one-cent postage stamp.

Printed Matter.—Pamphlets, magazines, books, posters, prospectuses, maps, occasional publications, transient newspapers, periodicals, handbills, sheet music (printed), proof-sheets corrected or uncorrected, and regular publications designed primarily for advertising purposes, or for free circulation at nominal rates—*one cent* for each *two ounces* or fraction thereof.

Merchandise and Circulars.—Chromos, engravings, photographs, prints, lithographs, stereoscopic views, seeds, cuttings, bulbs, roots, scions, printed cards and blanks, card-board, photographic paper, plain and ornamental paper, letter envelopes and postal wrappers, book manuscript, unsealed circulars, patterns, minerals and all other mailable merchandise—*one cent* for each *ounce* or fraction thereof. Samples to Canada, New Brunswick and Nova Scotia, ten cents for eight ounces, which is the limit of weight. No other merchandise carried.

Drop Mail at Letter-Carrier Offices.—When deposited in a letter-carrier office for delivery by the office or its carriers: Weekly newspapers to transient parties, one cent per ounce or fraction thereof; other newspapers, one cent for each paper; periodicals not exceeding two ounces, one cent, exceeding two ounces, two cents; unsealed circulars, one cent each.

No postal packet may exceed four pounds in weight except books, documents printed by order of Congress and documents from the Executive Departments of the government. All printed matter and

merchandise must be fully prepaid. All except letter packets must be so wrapped that their contents can be *thoroughly* examined without cutting or injuring the wrapper or cord (a sealed envelope with notched corners is not considered a proper wrapper), and no signs or marks of any kind may be made on the wrapper or its contents except the address and the following:

Publishers may print the date of expiration of subscription on wrappers, and may inclose bills and receipts. Business cards may be printed or pasted (if printed) on wrappers. Samples may be numbered to correspond with similar marks in catalogues, invoices or letters. Typographical errors in circulars, etc., may be corrected in writing, and an author may add to a proof-sheet new matter, if for the purpose of completing the article. A circular may contain a written address inside, but nothing else. A simple mark may be made to call attention to an article in printed matter. Any packet may have the name and address of the sender, with the word "From" prefixed on the wrapper, and the number and names of the articles may be attached.

Liquids, poisons, explosives, etc.—any thing liable to injure the mail-bags, their contents, or employés of the department—if discovered, will be thrown away.

Stamps cut from stamped envelopes or newspaper wrappers are not good, but if the whole envelope is presented, and the postmaster satisfied that it has not been used, it will be redeemed in stamps.

Printed matter, merchandise and other third-class matter will not be forwarded from the office where it is addressed, unless the postage is paid anew, and a request to return such packages written thereon subjects the matter to letter postage.

To inclose any written matter in printed matter subjects the person mailing the same to a fine of five dollars unless the person receiving the package pays letter postage on the same. If articles upon which different rates of postage are charged are inclosed in the same package, postage must be paid at the highest rate.

Post-Office Money Order Fees are as follows: For orders not exceeding fifteen dollars, ten cents; from fifteen to thirty dollars, fifteen cents; from thirty to forty, twenty cents; from forty to fifty, twenty-five cents. Money orders are considered perfectly safe, and are sometimes more

convenient than bank drafts, as the holder is not usually required to be identified. He must be able to say from whom and from where the order comes. The payee of an order may request payment to be made to another person, but only one such indorsement is allowed. If a money order is lost, a certificate must be obtained from both the issuing and paying postmaster that it has not been and will not be paid, when the Department at Washington will issue another on application. Money sent through the mail, even though the letter be registered, is at the risk of the sender, except where there is a special agreement to the contrary.

The mailing of any letter or circular concerning lotteries, gift concerts, or similar enterprises offering prizes; and the mailing, or receiving through the mail, of any indecent publication, or any article designed for any immoral use, or any notice giving information as to the procuring of such articles, —are punishable by either fine or imprisonment, or by both.

Foreign Postage.

TO MEXICO, direct by sea, letters ten cents, papers one cent for each two ounces or fraction, and one cent additional for each paper; land *route*, United States rates. To Brazil, British mail *via* Brindisi, letters ten cents, papers four cents.

To all European countries, Algeria, the Azores, Balearic Islands, Bermuda, Canary Islands, Costa Rica (direct mail *via* Aspinwall), Egypt, Faroe Islands, Fiji Islands (direct *via* San Francisco), Gibraltar (British mail *via* England), Heligoland, Honduras Bay Islands (direct *via* New Orleans), Madeira Islands, Malta and dependencies, Spanish settlements in Morocco, Newfoundland, New Granada (direct mail), Panama (direct mail), San Domingo (direct steamer), Tangiers, Tripoli, Tunis, West Indies (direct mail), — letters five cents, papers two cents.

To most Asiatic countries there are three *routes*, viz: *via* San Francisco, *via* Southampton, and *via* Brindisi, and the rates for each are given below in the above order. Where but one rate is given the prices are the same or there is but one *route*. To Australia (except New South Wales and Queensland, to which by same mail the rates are, letters twelve cents, papers two cents), letters five, fifteen and

nineteen cents, papers two, four and six cents; Hong Kong, Canton, Swatow, Amoy, and Foochow, letters ten cents, papers four cents; other parts of China, letters five, fifteen and nineteen cents, papers two, four and six cents; Japan, letters five, twenty-seven and thirty-one cents, papers two, four and six cents; India, letters ten cents, papers four cents; Siam, letters ten, twenty-seven and thirty-one cents, papers two, six and eight cents; Sandwich Islands, letters six cents, papers one cent for each two ounces.

The maximum weight of a foreign postal packet is, for patterns of merchandise, eight and three-fourths ounces; for other articles, except letters, two pounds and three ounces. Foreign postal packets must contain no article subject to customs duties, and no gold or silver coin.

Prepay *all* postage, not only because in some cases the package will not be forwarded unless prepaid, but because it is a shabby thing to require a correspondent to pay your postage. Write the address *very plainly* and *fully*. Be sure you give the name of the *post-office*, and unless the place is a large city give the county. In writing a letter always begin as you wish the answer directed, and sign your full name. If people only knew how much trouble and loss would be saved by following these directions, they would do it, we feel sure. Remember there are many post-offices of the same name, therefore always give the State. Put the stamp on the right-hand upper corner, and be sure that it adheres firmly.

The fees for money orders on Great Britain and Ireland, and Switzerland are as follows: not over ten dollars, twenty-five cents; from ten to twenty dollars, fifty cents; from twenty to thirty dollars, seventy-five cents; from thirty to forty dollars, one dollar; from forty to fifty dollars, one dollar and twenty-five cents. On Germany, not over five dollars, fifteen cents; all others as above.

Note.—These are the rates for letter packets not exceeding one-half ounce, and in most cases for each newspaper not weighing over four ounces; the same rate being added for each additional four ounces where the weight is more, and for each paper where it is less. Where there are several *routes* with different rates, the one paid for should be placed in the left-hand upper corner of the packet.

Household Bric-à-Brac.

PIE-CRUST WITHOUT LARD.—Take good, rich buttermilk, soda, and a little salt, and mix just as soft as can be mixed and hold together; have plenty of flour on the molding-board and rolling-pin; roll very thin; then make and bake as other pies, or rather in a slow oven, and when the pie is taken from the oven do not cover it up. In this way a dyspeptic can indulge in the luxury of a pie.

CHEAP AND GOOD VINEGAR.—As good vinegar as any one could wish may be made by mixing one part good New Orleans molasses with four or five times its measure of water, and to commence it put in a little good yeast; set it in a warm place; cover it with a gauze or muslin to keep out the flies and give it the air; stir it often, the oftener the better, as it will acidify the more rapidly, and in a few weeks it will be sharp. It is nice for pickles. When it is once started it is very little trouble or expense to add to it and keep a supply. Have used it for years.

CAUTIONS IN USING KEROSENE.—First, use oil of well-known brands. Second, if doubtful of its quality, float a little on water heated to the test-point claimed, and light it if you can. If it takes fire it is unsafe. The water prevents any danger in this test. Third, use only lamps where the flame is nearly three inches from the oil vessel. Brass student lamps are especially safe, because the flame is so far from the oil reservoir. Fourth, it is a mixture of air and kerosene vapor that explodes. Therefore, do not let the oil get very low in the lamp. Fifth, it is dangerous to turn the wick low down, and unhealthful, too, because the combustion is imperfect, and disagreeable gases are given off. Sixth, the cylindrical form of wick is pronounced best by the *Scientific American*.

A PRETTY WAY TO TRAIN FUCHSIAS.—When a slip has grown six or eight inches high, nip out the top down to the last set of leaves; it will then throw out branches on each side. Let these grow eight or ten inches, then nip them out as before, the tops of each branch when grown the same height as others, nip out again; then procure a stick the size of

your finger, eighteen inches in length; take hoop-skirt wire, twine back and forth alternately through holes made in the stick equal distances apart; place this firmly in the pot back of the plant, tie the branches to it, and you will have, when in flower, a beautiful and very graceful plant. One trained in that way last season was the admiration of all who saw it.—*Small Fruit Recorder*.

VIENNA BREAD.—Sift in a tin pan four pounds of flour, bank it up against the sides, pour in one quart of milk and water, and mix into it enough flour to form a thin batter; then quickly and lightly add one pint of milk, in which is dissolved one ounce of salt and one and three-quarter ounces of Gaff & Fleischmann's compressed yeast; leave the remainder of the flour against the sides of the pan; cover the pan with a cloth and set it in a place free from draught for three-quarters of an hour; then mix in the rest of the flour until the dough will leave the bottom and sides of the pan, and let it stand two and a half hours. Finally, divide the mass into pieces the size you wish the loaves, let these remain on the board half an hour to rise, then bake in a pretty hot oven.

TO BE HANDSOME.—Eat regularly and sleep enough—not too much. The stomach can no more work all the time, night and day, than a horse. It must have regular work and rest. Keep clean. Sleep in a cool room, in pure air. Remember too, that no one can have a cleanly skin who breathes bad air. But more than all, in order to look well, wake up mind and soul. When the mind is awake, the dull, sleepy look passes away from the eyes. Think and read, not trashy novels—but books and papers that have something in them. Talk with people who know something; hear lectures, and learn by them. Men say they cannot afford books, and sometimes do not even pay for a newspaper. But men can afford what they really choose. If all the money spent in indulgences was spent in books or papers for self-improvement, we should see a change. Men would grow handsome—and women too. The soul would shine through the eyes.

QUICK PRESCRIPTIONS.—Prof. Wilder, of Cornell University, gives these short rules for action in case of accident: For dust in the eyes avoid rubbing, dash cold water in them; remove cinders, etc., with the round point of a lead-pencil. Remove insects from the ear by tepid water; never put a hard instrument into the ear. If an artery be cut, compress it above the wound; if a vein is cut, compress it below. If choked, go upon all fours and cough. For slight burns, dip the part in cold water; if the skin be destroyed, cover with varnish. For apoplexy, raise the head and body; for faintness, lay the person flat. Somebody else says: Smoke any wound or bruise that is inflamed with burning wool or woolen cloth. Twenty minutes in the smoke of wool will take the pain out of the worst case of inflammation arising from any wound. Left to itself, or other remedies, lock-jaw may result.

HYDROPHOBIA.—A German forest-keeper, eighty-two years old, publishes in the *Leipsic Journal* a recipe he has tried for fifty years, and which he says has saved several men and a number of animals from a horrible death by hydrophobia. The bite must be bathed as soon as possible with warm vinegar and water, and when this has dried, a few drops of muriatic acid poured upon the wound will destroy the poison of the saliva and relieve the patient from all present or future danger. Franklin Dyer, of Kent County, Maryland, says elecampane root is a sure remedy. Immediately after being bitten take one and a half ounces of the root of the plant,—the green root is perhaps preferable, but the dried will answer, and may be found in our drug stores, and was used by ræ,—slice or bruise, put into a pint of fresh milk, boil down to half a pint, strain, and when cold drink it, fasting at least six hours afterward. The next morning repeat the dose, fasting, use two ounces of the root. On the third morning take another dose, prepared as the last, and this will be sufficient. It is recommended that after each dose nothing be eaten for at least six hours.

SUNNY ROOMS.—Let us take the airiest, choicest and sunniest room in the house for our living-room—the work-shop where brain and body are built up and renewed. And let us there have a bay-window, no matter how plain in structure,

through which the good twin angels of nature—sunlight and pure air—can freely enter. This window shall be the poem of the house. It shall give freedom and scope for eye and mind. We shall hang no picture on our walls that can compare with the living and everlasting pictures which God will paint for us through our ample window. Rosy dawns, golden-hearted sunsets, the tender green and changing tints of spring, the glow of summer, the pomp of autumn, the white of winter, storm and shine, glimmer and gloom,—all these we can have and enjoy while we sit in our sheltered room as the changing years roll on. Dark rooms bring depression of spirits, imparting a sense of confinement, of isolation, of powerlessness, which is chilling to energy and vigor; but in light is good cheer. Even in a gloomy house, where walls and furniture are dingy and brown, you have but to take down the heavy curtains, open wide the window, hang brackets on either side, set flower-pots on the brackets and ivies in the pots, and let the warm sun stream freely in, to bring health to our bodies and joy to our souls.

DRYING FLOWERS.—There are many of our brilliant flowers, such as dahlias, pansies, pinks, geraniums, sweet-williams, carnations, gladioli, which may be preserved so as to retain their color for years. White flowers will not answer well for this purpose; nor any succulent plant, as hyacinths or cactus. Take deep dishes, or of sufficient depth to allow the flowers to be covered an inch deep with sand; get the common white sand, such as is used for scouring purposes, cover the bottom of the dish with a layer half an inch deep, and then lay in the flowers with their stems downward, holding them firmly in place while you sprinkle more sand over them, until all places between the petals are filled and the flowers are buried out of sight. A broad dish will accommodate quite a large number. Allow sufficient sand between. Set the dish in a dry, warm place, where they will dry gradually, and at the end of a week pour off the sand and examine them; if there is any moisture in the sand it must be dried before using again, or fresh sand may be poured over them the same as before. Some flowers will require weeks to dry, while others will become sufficiently dry to put away in a week or ten days. By

this simple process, flowers, ferns, etc., are preserved in their proper shape, as well as in their proper color, which is far better than to press them in books. When arranged in groups and mounted on cards, or in little straw baskets, they may be placed in frames or under glass.—*The Floral Cabinet.*

AN old farm-house, with meadows wide
And sweet with clover on each side;
A bright-eyed boy who looks from out
The door the woodbine wreathed about,
And wishes this one thought all day:
"Oh! if I could but fly away
From this dull spot the world to see,
How happy, happy, happy,
How happy I would be!"

Amid the city's constant din,
A man who round the world has been
Is thinking, thinking all day long:
"Oh! if I could only trace once more
The field-path to the farm-house door,
The old green meadows could I see,
How happy, happy, happy,
How happy I would be!"

USES OF THE LEMON.—A piece of lemon bound upon a corn will cure it in a few days: it should be renewed night and morning. A free use of lemon juice and sugar will always relieve a cough. Most people feel poorly in the Spring, but if they would eat a lemon before breakfast every day for a week—with or without sugar, as they like it—they would find it better than any medicine. Lemon juice used according to this recipe will sometimes cure consumption: Put a dozen lemons into cold water, and slowly bring to a boil; boil slowly until the lemons are soft, but not too soft, then squeeze until all the juice is extracted, add sugar to your taste and drink. In this way use one dozen lemons a day. After using six dozen the patient will begin to gain flesh and enjoy food.—*London Lancet.*

TO KEEP EGGS FRESH.—Use a pickle, or brine, made of lime, salt, and water, as follows: three quarts of lime and one quart of salt, to three gallons of water. Use fine clean salt, the best lime you can get, and the purest water. Slake the lime in a portion of the water, heated, and add the rest with the salt. Stir well several times and let it cool. Put the eggs in a clean vessel and pour this over them, adding a little at last that is milky

with undissolved lime. Cover with cotton or linen cloth and spread the undissolved lime over the cloth. The brine should cover this sediment an inch or two. Keep in a cool clean place. Families can buy eggs when they are cheap and fresh, and by this process keep them through the season when they are poor and expensive.

TOMATOES.—By cutting back the ends of the tomato vine as soon as the fruit is sufficiently set to insure a plentiful crop, the ripening season can be pushed to good advantage. Not only will the fruit ripen sooner, but it will be of finer size and more perfect development. If possible, the fruit should be ripened on the vines. The flavor is so much richer when so ripened, that it is worth while to take extra pains in order to protect it so that it may ripen in its natural state. Throw the branches you cut off about your peach-trees—the odor will drive away the *curculio*. A tea made from the leaves and sprinkled on plants, will drive away insects.

GRAPE-VINES should be trimmed at least once each year—between New-Year's and the 1st of March. Remove all unripened wood, which will usually leave three or four buds at least on the canes that are to produce the next year's fruit. Cut off all but the most vigorous branches entirely, and leave the remaining ones about eighteen inches apart. Prune with a sharp knife, making a smooth slanting cut. In cutting unripened wood from branches left on, cut two or three inches beyond the last bud which you wish to have bear.

UPON the sadness of the sea,
The sunset broods regretfully;
From the far, lonely spaces, slow
Withdraws the wistful afterglow.

So out of life the splendor dies;
So darken all the happy skies;
So gathers twilight, cold and stern:
But overhead the planets burn.

And up the East another day
Shall chase the bitter dark away;
What though our eyes with tears be wet!
The sunrise never failed us yet.

The blush of dawn may yet restore
Our light and hope and joy once more.
Sad soul, take comfort, nor forget!
That sunrise never failed us yet!

—*Celia Thaxter.*

Life Insurance Topics.

The Path of Safety.

MR. LINCOLN once proposed to Congress a plan for the adjustment of the difficulty between the North and the South, and speaking of its cost compared with the cost of war, said: "It is much, very much, that it would cost no blood at all. Other plans *might* succeed; this could not fail." There are many persons who fail to appreciate the value of safety. They have to choose, every now and then, between two courses, one of which is safe, while the other seems to hold out inducements of greater gain or greater pleasure. And just here thousands make shipwreck of life and happiness—not only their own but that of many who are dear to them. For if there is one fact more important than another in the relations of individuals to one another, it is that no man stands alone and no man falls alone. The bitter waters of a single sorrow, or a single shame, or a single crime, or a single mistake, cannot be pent up within a single life, but they spread abroad to poison all they touch.

Life is too short and too precious to be carelessly used or heedlessly thrown away. We do not wonder that the old look with anxious misgivings upon giddiness and folly in the young. They see how many mistakes can never be repaired, how many errors can never be retrieved. They see that in most things there is a **SAFE WAY**, and that it is not difficult to find, nor to pursue, if one sets his heart on it. This is true in many other things, and it is true in the matter of life insurance. Most men can render their own welfare and that of their families—if they have any—**SAFER** by life insurance in a good company, and they can find a good company. In the words of Mr. Lincoln, "Other plans might succeed; this could not fail." And is there not something akin to blood-guiltiness in the neglect that leaves to the innocent and the helpless, a heritage of poverty, of ignorance, and, perhaps, of consequent crime? The cost of \$1,000 or \$2,000 in insurance is but little each year in money; "It is much, very much, that it would cost no blood at all."

Steadily and Grandly.

DURING the first six months of the present year the death-claims paid by the **NEW-YORK LIFE INSURANCE COMPANY** amounted to \$796,122.36. During the corresponding six months of 1876 they were \$793,122, and during the same period in 1875 they were \$776,072. That's what we call a steady business. The company is growing, and naturally and properly its death-claims are slowly increasing.

There is something grand and re-assuring in this steady record of claims paid as it goes on quietly from day to day, from week to week, from month to month, and from year to year.

Last year the companies doing business in New-York State paid in death and endowment claims over \$24,000,000, in 1875 over \$26,000,000, and in 1874 over \$24,000,000. All this was done quietly; the widow and the orphan come and go in silence. The home does not pass under the auctioneer's hammer, and all is quiet there. The boys do not go out to work nor the girls stay at home to sew. They go to school, as before, until they are fairly prepared for actual work, and then go to it with strong arms and hopeful hearts—and it is the money received from life insurance that enables them to do so, and which prevents a change in their habits that would in many cases prove disastrous to their best interests.

And the money these policies cost!—how much was it and when was it saved? For the \$796,122.36 received by beneficiaries from the **NEW-YORK LIFE INSURANCE COMPANY** during the first half of 1877, there was paid as premiums, dividends received being deducted, \$265,767.95. Here was a clear gain, therefore, of \$530,354.41. In short, the policies returned about three dollars for every dollar paid out. And the money these policies cost was paid while husbands and fathers were alive,—sometimes, we doubt not, from an abundance, sometimes from a scanty hoard.—but it came back at the saddest, and, in many cases, doubtless, at the neediest hour those families ever saw, and came back in more than "Scripture measure."

Twelve Years of Life Insurance.

ON the 31st day of December, 1876, there were forty-one life insurance companies doing business in the State of New-York. These were not all the companies then doing business in the country, nor had all of these forty-one done business in this state during the whole period of their existence; but during the twelve previous years they reported to the Insurance Department the receipt of nearly one thousand million dollars (\$946,711,470), the payment of death and endowment claims amounting to over one hundred and sixty millions (\$163,848,147), and payments in dividends and for surrendered policies to the amount of over two hundred and seventy millions (\$273,708,833). They had in force at that time over seven hundred thousand (716,294) policies, insuring nearly two thousand million dollars (\$1,754,961,291), and for the security of these contracts they held assets to the amount of over four hundred millions (\$412,145,523), being sixty-two million dollars (\$62,580,383) more than was required by law.

Whether we regard the magnitude of the business, the great number of persons who give it their confidence by patronizing it, or the incalculable benefits which have resulted from its operations, this record of twelve years must deeply impress every thoughtful reader. That men should have voluntarily relinquished the use of so much money in order to provide for a contingency that almost universally *seems* remote or improbable, certainly shows that security against it, in case it comes, is deemed a boon of great price; while the immense amounts already paid out by the insurance companies in death-claims show how much greater the hazard actually is than it seems, and how perfectly life insurance provides adequate security against it. Who can compute the moral and social, and even the economical, value of those one hundred and sixty-three million dollars, paid to families within three months after the death of the husbands and fathers! From what pecuniary embarrassments, from what stinting in the education of children, from what overwork by sad-eyed women, from what social distress, from what pinching poverty, from what goad-

ings of hunger, and consequent crime and degradation,—thousands upon thousands were saved by these timely payments, no one can know or adequately imagine.

The statement is made, on good authority, that one life company, and that by no means the largest in the country, has a record showing that its payments to bereaved families have saved four thousand three hundred and sixty-one farms, paid off mortgages on nine thousand and twelve dwellings, extinguished the indebtedness on eight thousand estates and enabled twenty-one thousand business men to continue in business by using life insurance policies as security. It is no wonder, therefore, that life insurance is widely patronized. Men see that it can do for them what nothing else can and what urgently needs to be done. The man with a family, and with but little property that would be available for their support in case of his own sudden death, can, by means of life insurance, make instant provision for them, to an amount from ten to fifty times the sum he is able to pay annually. Nothing else gives security at once, and a man in these circumstances cannot wait.

Three Practical Questions.

1. Do I Need Life Insurance?

WE do not wish to answer this question for our readers, but rather that every one should be fully persuaded in his own mind. Let every man consider it and answer it in the light of the facts as he, and he alone, knows them. To this end let us consider, what good thing can life insurance do for a man, that any one should need it? It can do this:

1. It can convert a *small* sum of money and the *probability* of long life into a *large* sum of money in case of *early* death. Example: A man, under thirty-three years of age, who can save but \$25 per year, can, by investing that sum annually in life insurance, make sure of leaving his family \$1,000 or more at his death, no matter when that may occur. Were the same amount put at interest at six per cent., and compounded annually, it would not amount to \$1,000 until sometime during the twentieth year after the first \$25 were put at interest.

2. Generally: By life insurance a man can secure his family against the poverty that

would follow his death during any part of that period in which he would be likely to leave them least property, and in which they would need most.

The question as to whether a man needs life insurance or not depends, therefore, upon the number and condition of his family, or those who look to him for pecuniary support, and upon the amount and the condition of his property. The following propositions seem clear and reasonable :

1. Every man knows, or may know, about what it costs him now to take care of his family, and whether it would cost more or less were he to die.

2. Every one may know, approximately at least, whether his property, without his personal care, would yield the required sum or not.

3. If what a man has would not be sufficient for the support of his family in case of his death, or would not be readily available for that purpose if needed, it seems to be a necessary conclusion that he needs life insurance.

The following considerations ought also to be allowed their due weight and influence :

1. In considering this question it is evident that a man ought to give his family the benefit of every doubt, taking all risks upon himself and paying for them while he lives, since the sole object of the inquiry is to remove risk from his family.

2. The desirability of life insurance is greatly enhanced by the fact that the proceeds of a life policy become available at a time when money is apt to be greatly needed, even though the insured may have left considerable property. The necessity of ready money at such a time often leads not only to great embarrassment in the matter of current expenses, but also to great sacrifices of business and mortgaged property.

3. The proceeds of a life policy, if not unreasonably large, are secured by law to the beneficiaries named therein, and cannot be taken for the debts of the deceased.

2. What Kind of a Policy Do I Need ?

The question *how much* life insurance a man needs is evidently involved in the question whether he needs any or not, and the same

process of thought which answers the one, if put into figures, will answer the other.

What kind of a policy a man needs depends, *first*, upon how much money he can afford to put into life insurance each year ; and *second*, upon how soon, in what way, and to what extent the condition of his dependents will change. Policies for the same amount and the same person differ chiefly in three respects—the amount to be paid each year, the number of yearly payments to be made, and the time when the policy is to be paid by the company.

1. The sum to be paid each year for a given amount of insurance is smallest on a Whole Life Policy ; but it is to be paid every year until the death of the insured, unless the policy is exchanged for a paid-up policy.

2. Upon Limited Payment Life Policies and upon Endowment Policies payments are made for a certain limited number of years only, this number being fixed upon at the time of insuring. Should death occur prior to the termination of this period, all payments to the Company cease.

3. All policies are payable at the death of the insured, or sooner, Endowment Policies being payable at the end of the Endowment period, unless rendered payable before that time by the death of the insured.

A Whole Life Policy gives a man the most insurance for a given sum in hand and to be paid annually ; a Limited Payment Life Policy may be paid up while the insured is still young and in active business ; an Endowment Policy provides insurance for one's family while they need it, and is paid to the insured himself, if alive, at the end of the endowment period, when he may need it. For fuller explanations see pages 46 and 47.

3. Is the "New-York Life" a Good Company to Insure in ?

It is an old company, having been in business since 1845, and its record admits of the application of a variety of tests which ought to be conclusive as to its character.

1. It *owns* more than it *owes* ; its surplus, January 1, 1877, according to its own standard,—the highest used in this country,—was \$2,626,816, exclusive of \$517,504.84 specially reserved as a *contingent* liability to its Tontine

Dividend Fund. According to the New-York State standard, the estimate being made by the Insurance Superintendent, after a thorough examination of the Company, its *net* surplus was \$5,962,878.79.

2. It is one of the few life insurance companies in the country that is, and always has been, *purely mutual*, dividing *all* surplus among policy-holders. Among this class of companies there has never been a single failure of importance, and but very few of any kind. Every such company that has attained any considerable age or size, remains unto the present day. In such a company the trustees and officers are merely arbitrators between the members, having no pecuniary interest in the questions they decide between individual members, on the one hand, and the company, which is composed of all the members, on the other. There are no stockholders *to share the surplus*, or to interfere in the management to the detriment of the interests of policy-holders. It ought to be remembered that of all the recent and scandalous failures in life insurance, *not one has been a purely mutual company.*

3. The history of the company and the present condition of its business show a *right drift or tendency*, in the following particulars :

(1.) Its expenses, *including taxes* (which some companies omit in estimating "expenses of management"), have always borne a small ratio to its income. During the last three years this ratio has averaged only 9.32 per cent. During the same period less than half a dozen companies doing business in New-York State have used less than ten per cent. of their income, and during 1876, nineteen-twentieths of these companies used over ten per cent. The average of the expense ratios of all the companies, as above, was 20.70 per cent.

(2.) It originated in 1860 the system of non-forfeiture policies, under which persons who are obliged to discontinue, and who surrender their policies do not lose the benefits which should equitably accrue for the payments already made. Though other companies have adopted this idea in various forms, since its popularity made such a course necessary, its modifications have not always been wise or even safe. The system as introduced and

perfected by the NEW-YORK LIFE secures *safety* to the company (without which there is no safety for policy-holders) and *justice* to the insured.

(3.) Its *expenses* having been *small*, and the company being *purely mutual* and liberal in its dealings with policy-holders, its payments to policy-holders in dividends and in returned premiums on surrendered policies have been *large*, aggregating during thirty-two years the immense sum of \$21,894,280.91.

(4.) Its death-claims, though not excessive in proportion to the number of lives insured, have amounted to \$15,792,824.91, very few claims having been contested—the rule of the company being to contest claims only for fraud, when their payment would be unjust to other policy-holders.

(5.) Though its payments in death-claims have been thus large, they have been very nearly covered (entirely so during the last seven years) by its receipts from interest alone, showing a constantly prudent investment of its assets. During the year 1876, when money was a drug in the markets of the world, its assets yielded on an average over six per cent. interest.

(6.) It continues under the same management which guided it through the perilous era of the inflation and contraction of the currency, and under which it has enjoyed constant prosperity. Its business has fallen off but little on account of the "hard times," nor has the recent "scare in life insurance" affected its reputation for unquestioned soundness and fair dealing.

(7.) To sum up: The NEW-YORK LIFE is an *old* company, a *large* company, a *sound* company, a *purely mutual* company, a company in which the *expense rate is low*, a company that *deals equitably* with its patrons, and a company that in its history and present condition *shows the fruits of wise and honest management.*

For further evidence as to the Company's *condition and management*, see the Report of the Superintendent of Insurance, which follows. Special attention is called to two significant statements made therein: (1) the Company's own report of its condition was found "true to the letter;" (2) its system of internal management "seems to be perfect," and renders fraud practically impossible.

REPORT
OF THE
SUPERINTENDENT OF THE INSURANCE DEPARTMENT

Of the State of New-York,

ON THE

Examination of the New-York Life Insurance Company,
OF NEW-YORK CITY.

INSURANCE DEPARTMENT,

Albany, October 24th, 1877.

The Superintendent having personally, and through the services of the Deputy Superintendent, aided by the force of the Department, commenced and completed a searching examination into the affairs of the NEW-YORK LIFE INSURANCE COMPANY of the City of New-York, it affords him unqualified pleasure at being able to announce and make public the gratifying fact that the result of this examination is most satisfactory, and that, from the data in possession of the Department, the solvency of this, or other companies undergoing a similar test, can be readily ascertained, at little expense, for many years to come.

This Company was organized in 1845, and no investigation having been made, either by the Department or other properly constituted public authority, prior to the date when the Department was formed, much time has necessarily been expended to bring the matter to a conclusion.

The services of forty-one gentlemen of character, standing, and experience, have been procured, who have valued and appraised the property situated in forty counties in this State and in the State of New Jersey, covered by 2,629 mortgages amounting to the sum of \$17,354,847.84, and forty-nine pieces of property owned by the Company amounting in value to the sum of \$2,541,576.46; which services have been intelligently and efficiently performed. The abstracts of title to each and every piece of these large amounts of property have been closely examined and reported on to the satisfaction of the Superintendent. All other investments, amounting to \$10,311,045.67, have been carefully looked into, and evidence of payment by the Company, either by check or otherwise, for such investments, demanded and given, although many of these payments were made twenty years ago. The cash securities of the Company, the cost of which on the books amounts to \$9,730,529.91, are of the most unexceptionable character, and are worth \$580,515.76 more than cost.

The Superintendent personally examined these securities, taking the letter, number, and denomination of each security, and preserving the record of the same in the Department. In every instance where securities had depreciated in value, such depreciation had been promptly charged to profit and loss account, and all items of doubtful character had been stricken off by the Company from its assets, and omitted from its reports. Complete seriatim lists of policies, premium loans, and uncollected and deferred premiums have been made, and are on file in the Department.

LIABILITIES.

Every item of liability, real and actual, or contingent, as sworn to by the officers in the last Annual Report made to the Department, a copy of which is herein embraced, has been closely

scrutinized, and the statements in said report found to be true to the letter, and no other liabilities were found to exist.

MISCELLANEOUS.

The different Departments—Medical, Actuarial and Agency—have been reviewed, with the most satisfactory results—gentlemen entirely competent and assiduous having been found in charge of each branch, to whose conduct and performance of their duties much is due.

Agents collecting funds of the Company at different points are held to a rigid accountability, remittances being required at the larger points tri-weekly, while at the smallest points settlements are not allowed to be delayed longer than one week. Bonds are required where the sums handled are sufficient to justify the same.

The system of book-keeping adopted by the Company, after many years of experience, seems to be perfect,—the checks by one division on another being so complete, that no wrong can be done to policy-holders by false entries of any kind short of wide-spread collusion among many employés, all of whom were found to be exceedingly courteous, and, acting under instructions from the principal officers of the Company, were prompt in furnishing full information as to every detail.

Judged by the hardest test that could be applied under the law, and with every doubtful item eliminated from their resources, the net surplus, as shown by the detailed statement of this Company, which follows, amounts to \$5,962,878.79.

This exhibit clearly establishes the fact that where a Life Insurance Company is honestly, ably and prudently managed, there is no occasion to force a showing of solvency by including in its assets prospective value of real estate, and excesses of premium payments to be received.

For the reasons above given, the Superintendent has no hesitation in stating that this great Corporation is entitled to public confidence and its officers to his warmest commendation.

ASSETS.

Real Estate	\$2,473,087.50
Bonds and Mortgages	17,205,232.84

Stocks, Bonds, etc., owned by the Company :

	Cost Value.	Market Value.
Merchants Bank, N. Y., stock	\$15,758.75	\$16,100.00
Bank of America, N. Y., stock	8,484.00	10,164.00
Bank of the Republic, N. Y., stock	1,470.00	1,470.00
American Exchange Bank, N. Y., stock	10,125.00	10,500.00
Metropolitan Bank, N. Y., stock	5,381.25	6,400.00
United States Bonds	3,792,113.97	3,892,763.34
Central Park Loan	25,233.75	26,750.00
Delaware and Hudson Canal Co., stock	44,800.00	44,800.00
Delaware and Hudson Canal Co., bonds	400,000.00	400,000.00
New-York Street-Opening bonds	549,967.10	576,110.00
New-York County Bounty bonds	41,104.00	42,000.00
New-York City consolidated bonds	645,596.25	745,875.00
New-York County consolidated bonds	113,928.75	131,625.00
New-York City (Morrisania & West Farms) b'ds,	60,000.00	60,000.00
New-York Central and Hudson River R. R. b'ds,	1,019,382.50	1,170,000.00
New-York and Harlem R. R. bonds	1,074,075.00	1,178,333.33
Brooklyn City bonds	983,144.80	1,024,700.00
Jersey City bonds	442,425.00	450,590.00
Yonkers Town bonds	178,479.16	183,700.00
Newark City bonds	129,875.00	131,210.00

Carried Forward, \$9,451,344.28 \$10,103,090.67

	Cost Value.	Market Value.	
Brought Forward, \$9,541,344.28	\$10,103,090.67		
Flushing Water bonds	77,600.00	80,000.00	
Rensselaer and Saratoga R. R. bonds.....	9,519.92	10,155.00	
Eastchester bonds.....	5,000.00	5,000.00	
Richmond City bonds	46,250.00	56,500.00	
Tennessee bonds.....	8,000.00	8,000.00	
Georgia bonds.....	2,730.00	3,500.00	
Alabama bonds.....	15,840.00	15,840.00	
South Carolina bonds.....	8,960.00	8,960.00	
Mississippi warrants.....	15,285.71	20,000.00	
Totals	\$9,730,529.91	\$10,311,045.67	10,311,045.67
Premium Notes and Loans.....			\$781,585.39
Cash in Banks and Trust Companies.....			1,427,933.18
Interest due and accrued on Bonds and Mortgages.....			224,052.75
Interest due and accrued on Stocks and Bonds.....			42,320.39
Interest due and accrued on Premium Notes and Loans.....			25,709.37
Rents due and accrued.....			8,476.17
Premiums due and unreported.....		\$125,027.15	
Premiums deferred.....		432,695.40	
Total		\$557,722.55	
Deduct 20 per cent. estimated cost of collecting above.....		111,544.51	
Net amount.....			\$446,178.04
Total admitted Assets.....			\$32,945,621.30
ITEMS NOT ADMITTED:			
Agents' Balances.....		\$36,154.19	
Cost value of Real Estate over present appraised values.....		68,488.96	
Loans on Mortgage in excess of present value		149,605.00	
Total			\$254,248.15
Total Gross Assets.....			\$33,199,869.45

LIABILITIES.

Death Losses and Matured Endowments not due.....	\$418,393.19
Death Losses and Claims resisted.....	97,200.00
Premiums paid in advance.....	17,038.32
Estimated liability on Lapsed Policies.....	10,000.00
Net Re-insurance Reserve.....	26,440,111.00
Total Liabilities.....	\$26,982,742.51
Surplus as regards policy-holders, on the basis of admitted assets as determined by this report.....	\$5,962,878.79
Surplus as regards policy-holders on the basis of total assets, as reported by the Company	\$6,217,126.94
Estimated Surplus of Tontine policy-holders included in the above.....	\$ 517,504.84

JOHN F. SMYTH, Superintendent.

The Significance of Ratios.

MEN do not call a horse good simply because he has a good *head*, nor simply because his *legs* are good, nor simply because he is sound in *wind*. A good horse is one that has a *combination* of good qualities; the lack of a single essential quality reduces in a very appreciable degree the horse's value. A certain proportion must also be observed; a large head and large legs are desirable in a horse only when the body is large also. The same rule applies to life insurance companies; a good company must have a combination of good qualities, and there must be something like proportion and harmony among them.

If a life company has large assets it should have a large surplus—the proportion between assets and liabilities should be looked to. Again, these assets should be so invested that the principal is safe, and the interest promptly paid. If a large percentage of interest long remains due and unpaid, it gives rise to the suspicion that the property loaned upon may have largely depreciated, that the investment will yield no interest for some time, even if it finally returns the principal.

If the death-claims bear a very small proportion to the insurance in force, it should be noted whether this is really due to a careful selection of risks, or whether the company is yet too young to have allowed the law of mortality free scope. A new company ought to show a much lower ratio of death-losses to insurance in force than an old one.

A low ratio of expenses to income is a good text of the management of a life company, yet it must be considered in reference to the interest realized on assets, and the amount of new business done, as the company spending little may also do little new business which costs most, and it may be getting but a low rate of interest. To expenses should be added *taxes*.

The yearly expense of carrying \$1,000 insurance is another good test, but here also the question of whether the business is new or old must be considered, and also the fact that, some companies make a specialty of certain kinds of policies, which affects this ratio one way or the other. This should also include taxes.

The payment to policy-holders of large amounts in dividends and return premiums

on canceled policies is usually an evidence of good management, since the amounts returned as dividends show in what proportion the cost of insurance is reduced from the table rates, and the amounts paid for canceled policies show how liberally the company treats those who discontinue their policies. But there is a great danger here also. A company may pay too much in this way for its own safety. The largest life company that ever failed in this country, paid during the ten years preceding, as large dividends as some of the best and strongest. The safety of the company must be first considered, else it drags all down with itself.

Then, let it be always remembered, that in life insurance, averages and ratios give no definite information whatever, unless they are based upon considerable *experience*, and that *more than one* is needed to show the standing of a company. The NEW-YORK LIFE has been doing life insurance business thirty-three years; its experience covers very nearly the life of a generation, during which the country has been convulsed with war, business twice depressed by panics, and undreamed-of changes taken place in the business world, by reason of the wonderful development of the great West, and the discovery of gold in California. Any one can see that ratios and averages made from its business during that time have a significance that those of younger and smaller companies must of necessity lack.

We ask the reader to bear these considerations in mind while consulting the column of averages given on the opposite page. On account of lack of space there, we add here some important ratios:

Amount of interest due and accrued, but uncollected, on each \$100 of real estate loans, NEW-YORK LIFE.....\$1.29.

Average of this item, on same amount, for the twenty-eight other companies doing business in this state, December 31, 1876, which report this item *by itself*.....\$3.91.

Amount of interest due and accrued, but uncollected, on each \$100 of *all* securities held by the NEW-YORK LIFE.....\$0.96.

Average of this item, on same amount of all securities, for eight companies which report unpaid interest on all securities in one item,

\$2.17.

MANAGEMENT

OF THE

NEW-YORK LIFE INSURANCE CO.

From THE INDEX,* May, 1877.

SO MUCH has been said lately in disparagement of some of the best life insurance companies, on account of the salaries paid to the officers of these institutions, that we deem it proper to note the honorable exceptions that should be made, and to protest against the wholesale attacks that are so unwarrantable in the face of facts, which if generally known would place these institutions in an entirely different light. To the end that worthy men may not continue to be so misrepresented, we have taken great pains to examine into the history and progress of life insurance in this country, and set some of the facts in potent form before the public. In our last number we called attention to the Mutual Life and the Equitable, and as a continuation of our articles we now select the NEW-YORK LIFE.

No life company in the country, probably, better illustrates by its history the rapidity and safety with which a large business can, through able management, be built up, provided the foundations are well laid, than does the NEW-YORK LIFE INSURANCE COMPANY, and in an historical examination this point seems to be the one which should be most prominently presented to the reader. The history of this company is broadly divisible into two periods, the first extending from the date of the issue of the first policy—April 17, 1845—to 1863; and the second from 1863 to the date of the last statement—December 31, 1876. During the first period the company had three presidents, the first, J. De Peyster Ogden; the second, A. M. Merchant; and the third, Morris Franklin, who remains president to the present day, having held the position during the entire second period. We make our division, however, at the date of the retirement of Pliny Freeman, the first actuary, from that office, and the election thereto of William H. Beers, which occurred in 1863, because from that time there is such a marked change in the progress and growth of the company as to designate the date as that of a change in the management of its affairs.

As we have said, the company issued its first policy, April 17, 1845. Its business for the balance of the year aggregated four hundred and forty-nine policies. The business continued to be trifling compared with what has since been done, to the very close of the first period, the issue of policies dropping in 1855 to four hundred and seventy-four, and never, save in the last year, rising to two thousand. At the close of 1848 the assets were but \$114,428, and at the close of 1862 but \$2,596,246. This period, which it will be noted covered eighteen years, brought to the company an income of \$6,566,030, from which it had paid death-claims amounting to \$2,170,464, or above thirty-three and one-half per cent. of the income. During the same period it had issued 19,698 policies, of which but 7,740, covering \$22,302,000 of insurance, were in force at the close. The income during the last year was \$759,568 from premiums, and \$134,713 from interest, making a total of \$894,281; while the death-claims paid amounted to \$169,297.

The first year of the second period, 1863, brought a marked change. The issue of policies rose to 4,675, covering \$11,339,234.45 of insurance; the income was increased to \$1,162,191.19, of which \$1,016,460.22 were from premiums; the assets at the end of the year were \$2,705,666.74, and the business in force 9,956 policies, insuring \$26,196,190.55. The amount paid on claims and losses during this year was \$297,105.58, and the total payments to policy-holders were nearly \$500,000. The business had been given a new impetus. The company was one of the oldest in the country, but in amount of business some of its competitors had outstripped it. No company enjoyed a higher reputation for fair dealing and for complete trustworthiness, but the possibilities which its reputation and its age offered had never been developed. The change thus inaugurated was the opening of a new period of growth, prosperity, and usefulness to the NEW-YORK LIFE. In the fourteen years since Mr. Beers was made actuary, during which there has devolved upon him the management of the company, it has issued 105,317 policies; has had an income of \$75,204,145; has paid in death-claims \$13,622,361; has increased its business in force to 45,421 policies, covering \$127,748,473 of insurance; has increased its annual income to \$7,817,991, its assets to \$33,311,414, and its surplus to \$6,328,671.

* "The Index," a monthly Insurance Journal, published by W. T. Tillinghast & Co., 28 School St., Boston, and 149 Broadway, New-York.

In the meantime the percentage of its death-claims to income has dropped from thirty-three and one-half (33½) to eighteen and one-half (18½) per cent., and its ratio of expenses to income from fourteen and one-half (14½) per cent. in 1862 to nine and one-half (9½) in 1876, thus indicating that the increased business has brought to the policy-holders increased security and economy, and not a heavier burden of poorly selected risks and a larger outlay in the cost of the business, as is too frequently the case.

Turning now from the marked contrast between these two periods in the company's history to that history as a whole, we still find it well to present the aggregates of the two periods in close proximity, before making up from them a grand aggregate of the entire business from organization to the close of 1876.

Summary of the Business of the New-York Life from 1845 to 1863.

Five years ending with	Policies Issued.	Insurance Written.	Policies in force.	Insurance in force.	Premiums received.	Gross Receipts.	Policy-claims account of Death-losses and Emoluments.	Payments to Policy-holders Disbursement of Returned Premiums on Cancelled Policies.	Assets at the end of each Period.
1849.....	4,767	\$8,116,319	.....	.....	\$410,378	\$423,773	.....	.....	\$61,369
1854.....	5,446	12,077,702	.....	.....	1,544,065	1,905,641	.....	.....	814,045
1859.....	3,404	12,077,437	4,417	\$15,284,718	1,939,293	2,220,746	.....	.....	1,595,902
1862*.....	6,079	12,069,600	7,710	22,302,000	1,757,311	2,015,670	.....	.....	2,586,246
Totals.....	19,698	\$44,941,088	.....	.....	\$5,651,047	\$6,566,030	\$2,170,464	\$2,744,871	.....

Summary of the Business of the New-York Life from 1863 to 1877.

Five years ending with	Policies Issued.	Insurance Written.	Policies in force.	Insurance in force.	Premiums received.	Gross Receipts.	Policy-claims	Policy-claims, Divid. & Re'd on Canceled Policies.	Assets at the end of each Period.
1867.....	28,680	\$86,226,436	23,022	\$69,637,478	\$10,419,162	\$11,907,934	\$2,149,301	\$3,985,596	\$0,159,754
1872.....	47,580	143,631,434	41,234	118,022,605	27,494,071	32,989,327	5,545,100	14,480,831	21,533,062
1876†.....	29,057	92,857,412	45,421	127,748,473	24,149,842	30,306,884	5,927,960	16,783,272	33,311,414
Totals.....	105,317	\$322,715,282	.....	.....	\$62,055,175	\$75,204,145	\$13,622,361	\$35,249,699	.....

Summary of the Business of the New-York Life from 1845 to 1877.

1845 to 1863	1863 to 1877	Totals.....	Policies Issued.	Insurance Written.	Policies in force.	Insurance in force.	Premiums received.	Gross Receipts.	Policy-claims.	Policy-claims, Divid. & Re'd on Canceled Policies.	Assets at the end of each Period.
1845 to 1863	1863 to 1877	Totals.....	19,698	\$44,941,088	7,740	\$22,302,000	\$5,651,047	\$6,566,030	\$2,170,464	\$2,744,871	\$2,586,246
1845 to 1863	1863 to 1877	Totals.....	105,317	322,715,282	45,421	127,748,473	62,055,175	75,204,145	13,622,361	35,449,699	33,311,414
Totals.....	125,015	\$367,656,370	.....	.....	.....	\$67,706,222	\$81,770,175	\$15,792,825	\$37,994,570	.....

* Three Years.

† Four Years.

A more remarkable contrast than that presented by the above tabulations we do not think that the history of any life company of the country would present. To make it yet more complete we present the following, showing the average annual business of each of the two periods into which we have divided the company's history :

	First Period.	Second Period.
Average number Policies issued.....	1,094	7,523
“ Insurance.....	\$2,496,727	\$23,051,092
“ Premiums received.....	313,947	4,432,512
“ Gross receipts.....	364,779	5,371,725
“ Death-claims and Endowments.....	120,581	973,026
“ Death-claims, dividends, etc., to policy-holders.....	152,493	2,532,121

To which we add other important comparisons :

Percentage of Death-claims to Income at end of periods.....	33½	18½
“ “ Expenses and Taxes to Income at end of periods..	14½	9½

In calling attention to this contrast we wish to mark plainly the distinction between simply a large business and a large, healthy business. There are companies which have done annually so large a business as to startle the insurance world into attention, but which, it was apparent, were doing this amount of business simply because it was done recklessly and with a view only to present results. On the other hand, the NEW-YORK LIFE has done a large business because it has observed the laws of business, because it has been careful in the selection of its risks, wisely economical in its expenditures, and because the position it held, and the record of thorough trustworthiness which lay behind it, gave it a prestige which made it possible to do a large business and at the same time a healthy one. With energy and experience in the management of the company, the result which we have shown was made possible, and the large business which has been done has proved a source of strength, not of weakness, to the company. As will be seen, the returns to policy-holders have been large. How they compare with the payments made by the policy-holders to the company, the following tabulation shows in a concise manner :

Amount received by the company from policy-holders.....	\$67,706,222
Amount of policy-claims paid.....	\$15,792,825
“ “ other payments to policy-holders.....	22,201,745
Total payment to policy-holders.....	37,994,570
Excess of premium receipts over payments to policy-holders.....	\$29,711,652
Assets December 31, 1876.....	33,311,414
Excess of assets.....	\$3,599,762

That is, including what assets the company now has on hand, all of which belong to and are invested for the policy-holders, since the company has no stockholders, the company's transactions have netted to the policy-holders \$3,600,000 more than they have paid into the treasury, while there are still outstanding contracts for the payment of \$127,748,473 more of insurance.

One of the points which may well be made from the above exhibit is the value to policy-holders of officers who are able, through their ability, executive power, and experience, to work such results. The company had never failed to give its policy-holders full protection up to the time that Mr. Beers became actuary, but without the masterly management and strong brain-power which was then added to the executive force of the company, it could never have held the place which it has held amid the rush of competition which late years have witnessed; it never could have become the great company that it now is,—a company which is paying annually millions and millions of dollars to its policy-holders and their heirs, a company which is everywhere recognized as among the first in the land, a great and a staunch trust institution.

Mr. Beers has won for himself a great reputation, and as actuary and vice-president of the NEW-YORK LIFE is to-day recognized as among the very few who hold a front rank in the life insurance profession, but to the policy-holders of that company he is, in a large degree, the architect of its fortunes; he found it a small company doing a small business on the cash and note plan; it is to-day a great company, doing a great business on the all-cash principle, a sound company, commanding the confidence and holding the trusts of thousands of our citizens. He found it declaring scrip dividends which had no date of redemption specified and were selling in the market below their face value; it is to-day paying cash dividends from a surplus of six millions of dollars. The best years of his life have been given to the NEW-YORK LIFE; the work he has done for it and its members is a work whose value cannot be estimated in dollars and cents,—a work which, like the work of every true life company, reaches far and wide throughout the land, doing much that is never known, to prevent poverty and distress, to save from crime and misery. In the inauguration of measures looking to the stability, progress, and perpetuity of the NEW-YORK LIFE, Mr. Beers has been ably sustained by the worthy President of the company, and its success is a grand illustration of the principle of unanimity of purpose of these officers, and a long harmonious work which has made this great company what it is to-day,—a company which aggregates in itself the work of a score of average companies, gives a security which these cannot give, and, by the breadth of its operations and the prudence with which it is managed, greatly reduces the proportion of expenses of management which each of its members would be obliged to pay in a company which did not offer these advantages.

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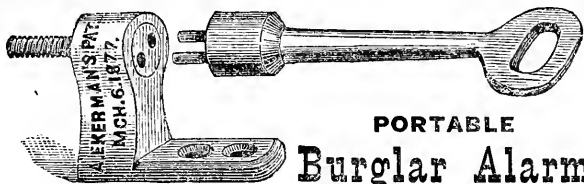
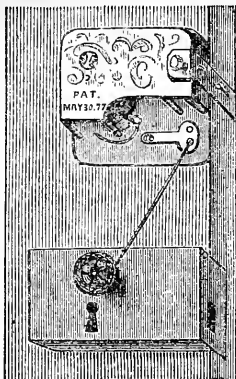
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31	206.00	4,405.28	8.5
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33	437.46	4,405.28	8.7
34	563.71	4,405.28	8.8
35	697.53	4,405.28	8.9
36	839.38	4,405.28	9.1
37	989.75	4,405.28	9.2
38	1,149.13	4,405.28	9.4
39	1,318.08	4,405.28	9.6
40	1,497.16	4,405.28	9.8
41	1,686.99	4,405.28	10.0
42	1,888.21	4,405.28	10.3
43	2,101.51	4,405.28	10.5
44	2,327.60	4,405.28	10.8
45	2,567.25	4,405.28	11.3
46	2,821.29	4,405.28	11.6
47	3,090.57	4,405.28	12.0
48	3,376.00	4,405.28	12.5
49	3,678.56	4,405.28	13.0
50	3,999.27	4,405.28	13.8
51	4,339.23	4,405.28	14.5

Table I. ANNUAL PREMIUMS TO SECURE \$1,000.

PAYABLE AS INDICATED, OR AT DEATH, IF PRIOR.

Age.	At Death only.	In 30 Years.	In 25 Years.	In 20 Years.	In 15 Years.
25	\$19.89	\$30.61	\$37.17	\$47.68	\$66.05
26	20.40	30.80	37.34	47.82	66.15
27	20.93	31.02	37.52	47.98	66.29
28	21.48	31.25	37.72	48.15	66.44
29	22.07	31.50	37.92	48.33	66.60
30	22.70	31.78	38.16	48.53	66.77
31	23.35	32.09	38.41	48.74	66.96
32	24.05	32.43	38.68	48.97	67.16
33	24.78	32.70	38.98	49.22	67.36
34	25.56	33.10	39.31	49.49	67.60
35	26.38	33.62	39.66	49.79	67.85
36	27.25	34.11	40.07	50.11	68.12
37	28.17	34.64	40.50	50.47	68.41
38	29.15	35.22	40.98	50.86	68.73
39	30.19	35.86	41.52	51.30	69.09
40	31.30	36.58	42.12	51.78	69.49
41	32.47	37.38	42.75	52.30	69.92
42	33.72	38.24	43.42	52.84	70.40
43	35.05	39.19	44.12	53.54	70.92
44	36.40	40.23	44.85	54.34	71.50
45	37.97	41.37	45.62	55.04	72.14
46	39.58	42.60	46.43	55.94	72.86
47	41.30	43.92	47.15	56.89	73.60
48	43.13	45.30	47.91	57.90	74.54
49	45.09	46.75	48.71	59.15	75.51
50	47.18	48.26	49.56	60.45	76.59
51	49.40	49.84	50.60	61.90	77.77
52	51.78	51.51	52.22	63.42	79.07
53	54.31	53.28	53.84	65.04	80.51
54	57.02	55.14	45.12	66.74	82.09
55	59.91	57.00	57.00	68.54	83.82
56	63.00	58.99	58.99	70.44	85.73
57	66.29	61.11	61.11	72.44	87.84
58	69.82	63.36	63.36	74.55	90.15
59	73.60	65.75	65.75	76.77	92.70
60	77.63	68.29	68.29	79.50	95.50
61	81.96	70.98	70.98	82.82	98.50
62	86.58	73.82	73.82	86.84	101.75
63	91.54	76.82	76.82	90.54	105.25
64	96.88	79.98	79.98	94.94	109.00
65	102.55	83.32	83.32	99.14	124.18

Table II. ANNUAL PREMIUMS FOR TEN YEARS, TO SECURE \$1,000.

PAYABLE AS INDICATED, OR AT DEATH, IF PRIOR.

Age.	At Death only.	In 30 Years.	In 25 Years.	In 20 Years.
25	\$12.56	\$58.14	\$65.14	\$75.39
26	13.37	58.32	65.83	75.54
27	14.22	58.65	66.04	75.71
28	15.10	59.04	66.26	75.89
29	16.02	59.25	66.50	76.08
30	16.97	59.60	66.76	76.29
31	17.68	59.98	67.06	76.52
32	18.02	60.39	67.37	76.76
33	18.40	60.84	67.70	77.02
34	18.82	61.33	68.08	77.30
35	19.29	61.87	68.49	77.62
36	19.80	62.46	68.93	77.95
37	20.34	63.10	69.42	78.33
38	20.91	63.81	69.96	78.73
39	21.51	64.59	70.56	79.13
40	22.14	65.44	71.21	79.68
41	22.80	66.30	71.92	80.23
42	23.49	67.20	72.72	80.85
43	24.21	68.14	73.54	81.49
44	24.96	69.12	74.58	82.03
45	25.74	70.14	75.70	82.93
46	26.56	71.21	76.90	83.92
47	27.42	72.34	78.18	84.92
48	28.32	73.51	79.39	85.54
49	29.26	74.74	80.90	86.22
50	30.24	76.04	82.54	87.24
51	31.26	77.41	84.34	88.54
52	32.32	78.84	86.30	89.98
53	33.42	80.34	88.44	91.58
54	34.56	81.91	90.74	93.30
55	35.74	83.56	93.30	95.14
56	36.96	85.29	96.14	97.24
57	38.22	87.11	99.24	99.54
58	39.52	89.04	102.54	102.14
59	40.86	91.08	106.14	104.94
60	42.24	93.34	110.04	107.94
61	43.66	95.82	114.24	111.24
62	45.12	98.54	118.74	114.84
63	46.62	101.54	123.54	118.64
64	48.16	104.84	128.64	122.64
65	49.74	108.44	134.04	126.94

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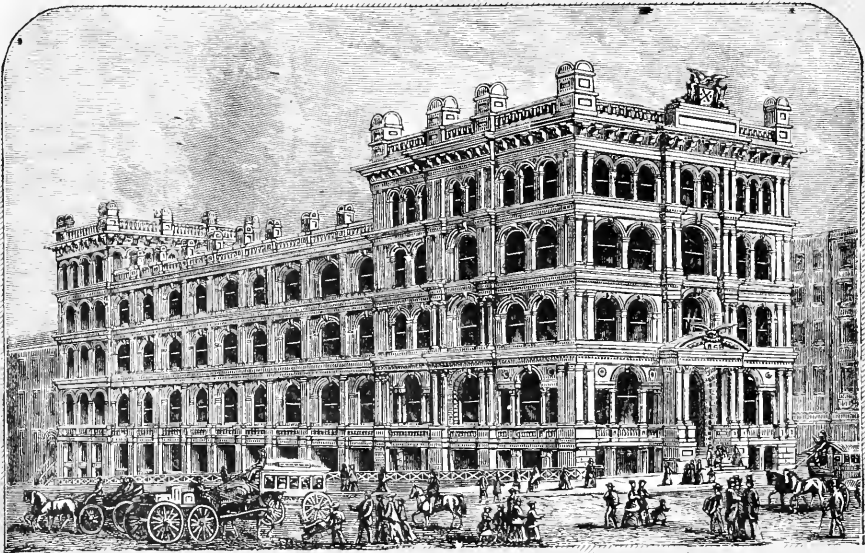
ANNUAL INCOME

CASH ASSETS:

\$7,500,000

\$35,000,000

Surplus, New-York State Standard, over \$6,000,000.



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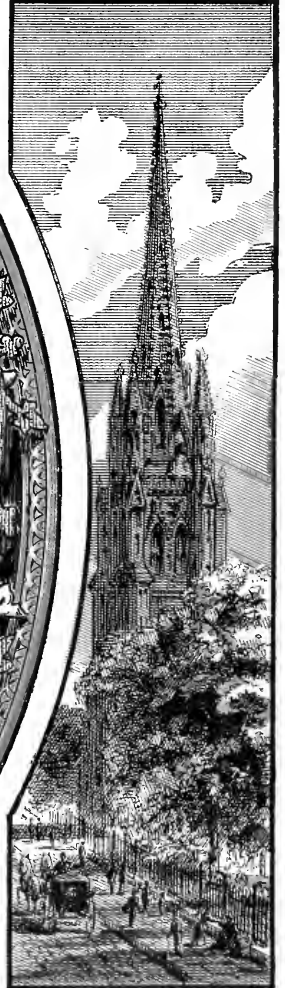
WILLIAM H. BEERS, Vice-Pres. & Actuary

THEODORE M. BANTA, Cashier.
D. O'DELL, Sup't of Agencies.

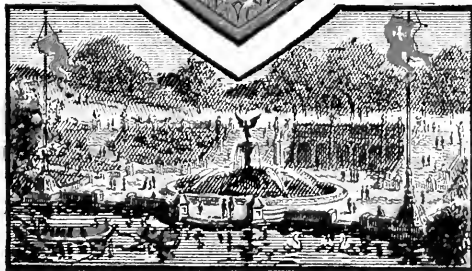
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Reserve for Re-insurance	59,961.50
Reserve for Losses	2,326.27
Reserve for Taxes, Rent, Commissions, &c	5,022.43
Net Surplus	161,248.01
	<hr/>
	\$428,558.21

INVESTED AS FOLLOWS:

United States Bonds (Registered)	\$224,418.75
Bank Stock	9,800.00
Bonds and Mortgages	37,000.00
Temporary Loans	68,700.00
Real Estate	30,294.91
Cash on Hand and in Bank	47,769.93
Unpaid Premiums	7,866.78
Interest accrued and Rents	2,707.84
	<hr/>
	\$428,558.21

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Cash Capital	\$200,000.00
Re-insurance Reserve, June 30, 1878	26,734.35
Unpaid Losses and other Liabilities, June 30, 1878,	3,837.31
Net Surplus, June 30, 1878	54,367.65
Total Assets, " "	\$284,939.31

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August, 1878.

N. PORTER.

From PRES'T SEELYE, Amherst College, Mass.

I have been a gratified reader of *The Christian Union* for the past year. Its intelligent treatment of current topics, its candor and comprehensiveness, have given me both pleasure and profit; and I rejoice in its increasing circulation as an increasing power of good in the land.

August, 1878.

J. H. SEELYE.

From DR. LEONARD BACON, New Haven.

I take pleasure in commending *The Christian Union* as a newspaper for the family, continually reporting the progress of events as observed from a religious point of view, and as related to the kingdom of Christ. In my own family, every one of us, from the eldest to the youngest, finds something in every weekly issue to be read with interest and to yield instruction.

August, 1878.

LEONARD BACON.

From DR. W. M. BARBOUR, Yale College, Ct.

I am asked my opinion of *The Christian Union*. I judge it to be in the front rank of modern journals.

Let me confess that its theological hospitality exceeds my own. It entertains, now and then, what it may think "an angel" unawares. I am looking for the first angelic feather on some of its theological strangers.

But, for its editorial ability, its obliging information, its courage, kindness, and catholicity of spirit, I deem it worthy of high commendation.

August, 1878.

W. M. BARBOUR.

From DR. HOWARD CROSBY, New-York.

The Christian Union is conducted with great ability and dignity. It is a paper I am glad to have in my family for its purity and Christian liberality.

September 18, 1878.

HOWARD CROSBY.

From DR. S. H. TYNG, JR., New-York.

The Christian Union commends itself to critical and Christian readers with equal force. Its work has during the few past years been so well done that it thoroughly deserves the large increase in its circulation which it has secured, and the general confidence which is its best capital.

October, 1878.

STEPHEN H. TYNG, Jr.

From the REV. R. W. DALE, A. M., England.

To an Englishman wanting to know how the currents of thought in America are flowing, it is particularly valuable.

September, 1878.

R. W. DALE.

From DAVID SWING, Chicago, Ill.

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September, 1878.

DAVID SWING.

From DR. EDW. EGGLESTON, New-York.

The Christian Union has long been my family religious newspaper. I read it and like it, especially for the breadth of its sympathies and its hospitality to fresh ideas, and its belief in individual liberty. Sometimes it is almost too orthodox for me, but, perhaps, it is all the better for that.

October, 1878.

EDWARD EGGLESTON.

From EX-GOV. CURTIN, Penn.

I commend *The Christian Union* as a reliable family newspaper, especially worthy of favor for its able and vigorous treatment of public affairs.

October, 1878.

A. G. CURTIN.

From EX-GOV. WASHBURN, Mass.

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September, 1878.

W. B. WASHBURN.

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September, 1878.

EMILY HUNTINGTON MILLER.

From GOV. GEO. B. McCLELLAN.

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Advertisements for THE WEEKLY HERALD received until 5 P. M. Wednesdays.

SCRIBNER'S MONTHLY.

Conducted by J. G. HOLLAND.

THE HANDSOMEST ILLUSTRATED MAGAZINE IN THE WORLD.

ANNOUNCEMENTS FOR 1879.—Among the attractions for the coming year are the following:

"HAWORTH'S."

A serial novel, by Mrs. Frances Hodgson Burnett, author of "That Lass o' Lowrie's." The scene of Mrs. Burnett's new novel is laid in Lancashire; the hero is a young inventor of American birth. "Haworth's" is the longest story Mrs. Burnett has yet written. It will run through twelve numbers of the Monthly, beginning with November, 1878, and will be profusely illustrated.

FALCONBERG.

A serial novel, by H. H. Boyesen, author of "Gurnar," "The Man who Lost his Name," &c. In this romance the author graphically describes the peculiarities of Norse immigrant life in a Western settlement.

A STORY OF NEW ORLEANS.

By George W. Cable, to be begun on the conclusion of "Falconberg." This story will exhibit the state of society in Creole Louisiana about the years 1803-4-5, the time of the Cession, and a period bearing a remarkable likeness to the present Reconstruction period.

PORTRAITS OF AMERICAN POETS.

This series (begun in August with the portrait of Bryant) will be continued. These portraits are drawn from life by Wyatt Eaton and engraved by T. Cole.

STUDIES IN THE SIERRAS.

A series of papers (mostly illustrated) by John Muir, the California naturalist. The most graphic and picturesque, and, at the same time, exact and trustworthy studies of "The California Alps" that have yet been made. The series will sketch the California Passes, Lakes, Wind Storms and Forests.

A NEW VIEW OF BRAZIL.

Mr. Herbert H. Smith, of Cornell University, a companion of the late Prof. Hartt, is now in Brazil, with Mr. J. Wells Champney (the artist who accompanied Mr. Edward King in his tour through "The Great South"), preparing for SCRIBNER a series of papers on the present condition,—the cities, rivers and resources of the great empire of South America.

THE "JOHNNY REB" PAPERS.

By an "ex-Confederate" soldier, will be among the raciest contributions to SCRIBNER during the coming year.

Among the additional series of papers to appear may be mentioned those on **How Shall we Spell** (two papers by Prof. Lounsbury), **The New South, Lawn-Planting for Small Places** (by Samuel Parsons, of Flushing), **Canada of To-day, American Art and Artists, American Archæology, Modern Inventions**; also, **Papers of Travel, History, Physical Science, Studies in Literature, Political and Social Science, Stories, Poems**; "Topics of the Time," by Dr. J. G. Holland; record of **New Inventions and Mechanical Improvements**; **Papers on Education, Decoration, &c.**; **Book Reviews**; fresh bits of **Wit and Humor, &c., &c.**

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GOOD THINGS FOR 1878-9.—The arrangements for literary and art contributions for the new volume—the sixth—are complete, drawing from already favorite sources, as well as from promising new ones. Mr. Frank R. Stockton's new serial story for boys,

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Will run through the twelve monthly parts,—beginning with the number for November, 1878, the first of the volume,—and will be illustrated by James E. Kelly. The story is one of travel and adventure in Florida and the Bahamas. For the girls, a continued tale,

"HALF A DOZEN HOUSEKEEPERS."

By Katharine D. Smith, with illustrations by Frederick Dielman, begins in the same number. There will also be begun very early in the volume, a continued fairy-tale called

"RUMPTY DUDGET'S TOWER."

Written by Julian Hawthorne, and illustrated by Alfred Fredericks.

EYEBRIGHT.

By that popular author, Susan Coolidge, will commence soon.

About the other familiar features of ST. NICHOLAS the editor preserves a good-humored silence, content, perhaps, to let her five volumes already issued prophesy concerning the sixth, in respect to short stories, pictures, poems, humor, instructive sketches, and the lure and lore of "Jack-in-the-Pulpit," the "Very Little Folks" department, and the "Letter-box," and "Riddle-box."

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ASSETS.

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Railroad Bonds.....	11,000.00
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Premiums due.....	13,608.36
Interest accrued.....	150.00
Interest due (1st July, 1878).....	2,617.22
	\$642,200.43

SAMUEL C. HARRIOT, President.

MASON A. STONE, Secretary.

THE :: NEW-YORK :: ALMANAC ::

FOR

1879

EDITED BY

JAMES M. HUDNUT.

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NEW-YORK:

FRANCIS HART & COMPANY, 63 AND 65 MURRAY STREET,
CORNER COLLEGE PLACE.

Astronomical Phenomena,* Etc., 1879.

*

Eclipses.

In the year 1879 there will be three Eclipses, two of the Sun and one of the Moon, none of them visible in the United States.

1. An Annular Eclipse of the Sun, January 22, Washington mean time, invisible in North America; visible in South America, the South Atlantic Ocean, Africa, and a part of Asia.

2. An Annular Eclipse of the Sun, July 19, Washington mean time, invisible in North America; visible in the South Atlantic Ocean, Africa, and part of Asia.

3. A partial Eclipse of the Moon, December 28, Washington mean time, invisible in America.

Planets Brightest.

WASHINGTON MEAN TIME.

Mercury, January 16, before sunrise; rises before the Sun, 1 h. 37 m. Mercury, March 29, after sunset; sets after the Sun, 1 h. 36 m. Mercury, May 15, before sunrise; rises before the Sun, 1 h. 5 m. Mercury, July 26, after sunset; sets after the Sun, 1 h. 13 m. Mercury, Sept. 9, before sunrise; rises before the Sun, 1 h. 30 m. Mercury, Nov. 20, after sunset; sets after the Sun, 1 h. 9 m. Mercury, Dec. 28, before sunrise; rises before the Sun, 1 h. 45 m. Venus, August 19 and Oct. 30. Mars, Nov. 12. Jupiter, August 31. Saturn, Oct. 5.

On account of the strong twilight in which Mercury is always immersed, this planet will be taken to be *brightest*, or *best seen*, when farthest from the Sun, at its greatest elongation.

Morning and Evening Stars.

DEFINITION.—The conspicuous planet Venus is called a Morning Star when she rises before the Sun, and an Evening Star when she sets after the Sun. The same terms may be applied to the planet Mercury under like circumstances, though this planet is seen with difficulty, because of the strong solar twilight in which it is usually immersed. The planets Mars, Jupiter, and Saturn, may be considered Morning Stars when they rise before the Sun, and Evening Stars when they set

after the Sun, in the same manner as Venus does. But they may also be considered as Evening Stars when they rise before twelve o'clock at night, and as Morning Stars when they are visible before sunrise, until the day when they set on or before sunrise.

The following tables have been prepared according to this definition.

Morning Stars.

Mercury, until March 4, and from April 17 to June 18; and from August 23 to October 5; and from December 10 to the end of the year.

Venus, from Sept. 23 to the end of the year.

Mars, until November 12.

Jupiter, from Feb. 8 to August 31, after which date Jupiter sets before sunrise, and rises so near to sunset as to be properly accounted an evening star.

Saturn, from March 26 to Oct. 5, after which date Saturn begins to set before sunrise earlier every day.

Evening Stars.

Mercury, from March 4 to April 17; and from June 18 to August 23; and from October 5 to December 10.

Venus, until September 23.

Mars, from Nov. 12 to the end of the year.

Jupiter until about Feb. 8; and from June 11, rising before midnight, to the end of the year.

Saturn, until March 26; and from July 3, rising before midnight, to near the end of the year.

The Four Seasons.

Winter begins, 1878, Dec. 21st, 5 H. 33 M. Eve., and lasts 89 D. 0 H. 53 M.

Spring begins, 1879, March 20th, 6 H. 26 M. Eve., and lasts 92 D. 20 H. 9 M.

Summer begins, 1879, June 21st, 2 H. 35 M. Eve., and lasts 93 D. 14 H. 34 M.

Autumn begins, 1879, Sept. 23d, 5 H. 9 M. Mo., and lasts 89 D. 18 H. 9 M.

Winter begins, 1879, Dec. 21st, 11 H. 18 M. Eve., Tropical year, 365 D. 5 H. 45 M.

* The astronomical information herein contained, including the Calendars, has been copyrighted by the American Tract Society, from which the right to use must be obtained.

Chronological Cycles.

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Church Days.

Septuagesima Sunday.....	February 9
Sexagesima Sunday.....	February 16
Quinquagesima Sunday.....	February 23
Ash Wednesday.....	February 26
Quadragesima Sunday.....	March 2
Mid-Lent.....	March 23
Palm Sunday.....	April 6
Good Friday.....	April 11
Easter Sunday.....	April 13
Low Sunday.....	April 20
Rogation Sunday.....	May 18
Ascension Day.....	May 22
Whit Sunday.....	June 1
Trinity Sunday.....	June 8
Corpus Christi.....	June 12
Advent Sunday.....	November 30

Ember Days.

1. Wednesday, Friday and Saturday after first Sunday in Lent—March 5, 7 and 8.
2. Wednesday, Friday and Saturday after Pentecost—June 4, 6 and 7.
3. Wednesday, Friday and Saturday after September 14—September 17, 19 and 20.
4. Wednesday, Friday and Saturday after December 13—December 17, 19 and 20.

Calendar Explanations.

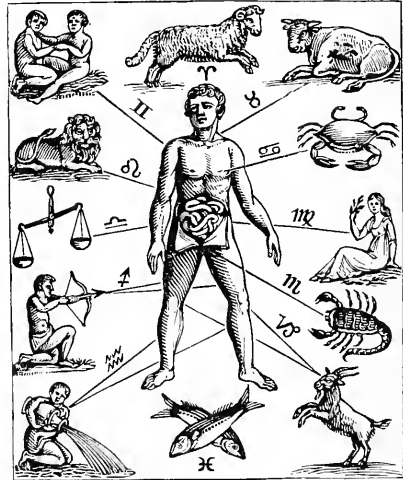
In the columns of Moon's rising and setting, the time of only one of these events is given for each day—that one which occurs while the Sun is down. When the word "rises" is found in the column, the Moon is at the full, and the figures following that word are P. M., or evening, until the word "morn," which means midnight. From "morn" the figures are A. M., the Moon rising in the morning before the Sun is up. Then after the word "sets," the time of setting is given, which grows later and later, from early evening

until early morning, until the Moon again is at the full.

To get the correct time, use a meridian line and set your time-piece by the time given in the almanacs. The times of Sun's rising and setting are exact only where the Earth's surface is level.

The Zodiac and its Signs.

- | | | | |
|---------------|--|--------------------|--|
| SPRING SIGNS. | | AUTUMN SIGNS. | |
| 1. ♈ Aries. | | 7. ♎ Libra. | |
| 2. ♉ Taurus. | | 8. ♏ Scorpio. | |
| 3. ♊ Gemini. | | 9. ♐ Sagittarius. | |
| SUMMER SIGNS. | | WINTER SIGNS. | |
| 4. ♋ Cancer. | | 10. ♑ Capricornus. | |
| 5. ♌ Leo. | | 11. ♒ Aquarius. | |
| 6. ♍ Virgo. | | 12. ♓ Pisces. | |



The Zodiac is an imaginary belt in the heavens, sixteen or eighteen degrees broad, in the middle of which is the ecliptic or Sun's path. The stars in this belt comprise the twelve constellations, being separable into that number of groups. The groups were given by the ancients the names they now bear, on account of real or fancied resemblances. They are called the Signs of the Zodiac. As the Moon can only be seen from the earth when it is opposite the Sun, its position with respect to the Zodiac is practically the same as the earth's. The ancients supposed this position at the time of a person's birth, to have an influence on his character and destiny. They connected the different Signs of the Zodiac with different parts of the body as above.

There will be three hundred and sixty-five days in this year, and one will need to save but a few cents every day to pay the premium on a life policy for \$1,000. Just make the calculation to-day and see what the sum would be, and consider whether it would not be worth while to do it. You would live just as long for being insured, and perhaps longer, for knowing that your family was provided for might take from your mind a weight of care and anxiety in case of severe illness. And would not every day be a little happier, and every day's saving for your premiums a delight, remembering, as you do, how careless other men have been and how their families have paid the penalty of their carelessness? Are you willing that men should pity your family when you are dead because you were not more wise and prudent?

We cannot have too many helps and provocations to genuine piety, nor spare children or youth any advantages of culture which our civilization affords. They bespeak all the nurture, the supervision, the schools can bestow, the family cherish, the church can render. The virtue of a community is unsafe till men are freed from the dominion of the worst without, by assistance from the best within and above them, all past history showing that man lapses into the brute unless he worship something wiser and holier than himself.—A. B. Alcott.

Thompson is not going to do anything more in conundrums. He recently asked his wife the difference between his head and a hogshhead, and she said there was none. He says that is not the right answer.

First Month.

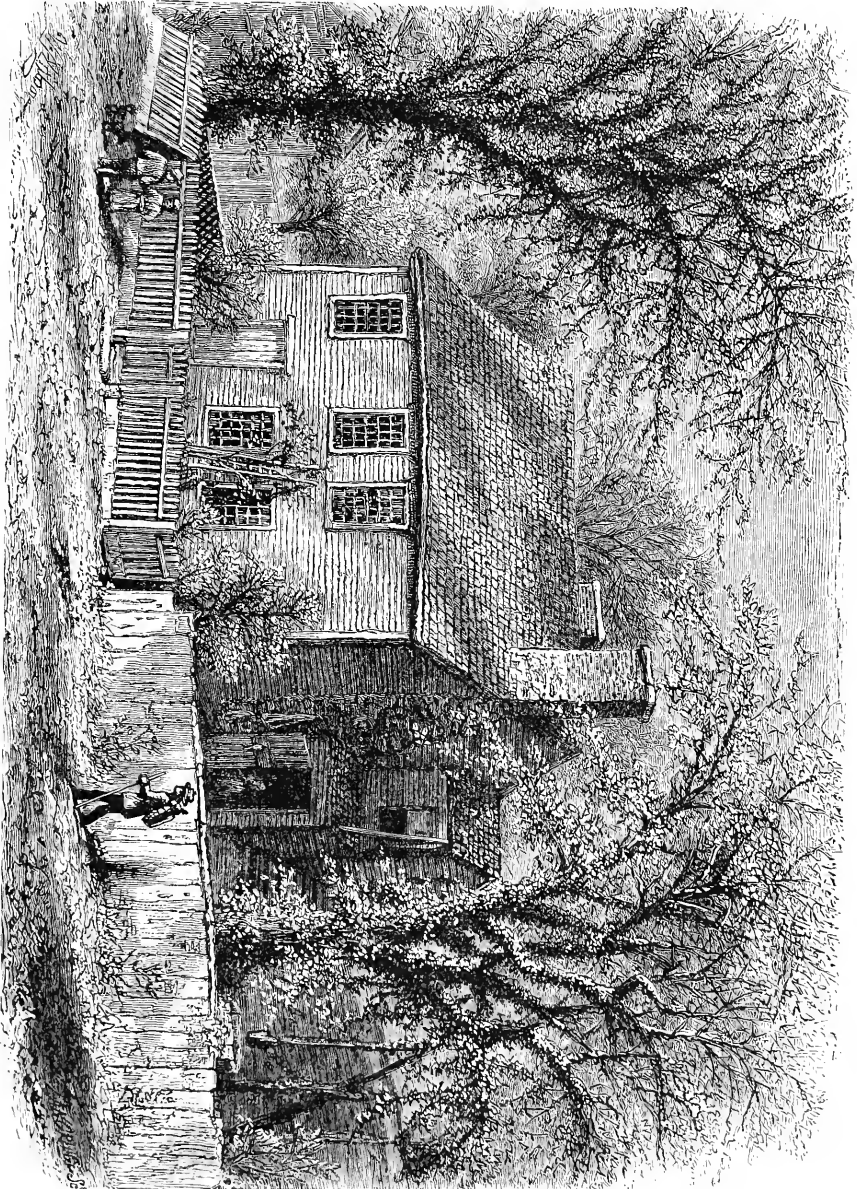
JANUARY 1879.

Thirty-one Days.

AT WASHINGTON. Moon's Perigee, 14d. 0h. noon. Moon's Apogee, 29d. 1h. mo.				LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.				CALENDAR FOR BOSTON, NEW ENGLAND, N. Y. STATE, MICHIGAN, WISCONSIN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH., CONNECTICUT, NEW JERSEY, INDIANA AND OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY MISSOURI AND CALIFORNIA.		
D. OF YR.	D. OF MO.	D. OF WK.	Sun at noon mark, Washington mean time.	H. M. S.	H. M. S.	Sun Rises	Sun Sets.	Moon Sets.	H. W. Boston	Sun Rises	Sun Sets.	Moon Sets.	H. W. N. Y.	Sun Rises	Sun Sets.	Moon Sets.		
1	1	Wed	12 3 51			7 30	4 38	0 58	5 13	7 25	4 44	0 55	1 59	7 10	4 49	0 53		
2	2	Thur	12 4 19			7 30	4 39	2 0	6 4	7 25	4 44	1 50	2 50	7 10	4 50	1 54		
3	3	Fri	12 4 47			7 30	4 40	3 3	6 59	7 25	4 45	2 58	3 45	7 10	4 51	2 54		
4	4	Sat	12 5 15			7 30	4 41	4 7	7 54	7 25	4 46	4 1	4 40	7 10	4 51	3 55		
5	5	Sun	12 5 43			7 30	4 42	5 0	8 51	7 25	4 47	5 0	5 37	7 10	4 52	4 50		
6	6	Mon	12 6 8			7 30	4 43	6 8	9 50	7 25	4 48	6 1	6 36	7 10	4 53	5 54		
7	7	Tues	12 6 34			7 30	4 44	rises	10 47	7 25	4 49	rises	7 33	7 10	4 54	rises		
8	8	Wed	12 6 59			7 29	4 45	5 2	11 39	7 24	4 50	5 8	8 25	7 10	4 55	5 44		
9	9	Thur	12 7 24			7 29	4 46	6 15	ev. 23	7 24	4 51	6 20	9 9	7 10	4 56	6 25		
10	10	Fri	12 7 49			7 29	4 47	7 29	1 3	7 24	4 52	7 32	9 9	7 10	4 57	7 36		
11	11	Sat	12 8 13			7 29	4 48	8 43	1 45	7 24	4 53	8 45	10 31	7 10	4 58	8 47		
12	12	Sun	12 8 36			7 28	4 49	9 50	2 28	7 23	4 54	9 57	11 14	7 10	4 59	9 57		
13	13	Mon	12 8 58			7 28	4 50	11 10	3 12	7 23	4 55	11 9	11 58	7 10	5 0	11 8		
14	14	Tues	12 9 20			7 28	4 50	morn	3 59	7 23	4 56	morn	ev. 45	7 10	5 1	morn		
15	15	Wed	12 9 42			7 27	4 53	0 25	4 52	7 22	4 57	0 22	1 38	7 17	5 2	0 20		
16	16	Thur	12 10 3			7 27	4 54	1 41	5 55	7 22	4 59	1 37	2 41	7 17	5 3	1 33		
17	17	Fri	12 10 23			7 26	4 54	2 56	7 6	7 21	5 0	2 51	3 52	7 17	5 4	2 46		
18	18	Sat	12 10 42			7 25	4 56	4 9	8 15	7 21	5 1	4 3	5 6	7 16	5 6	3 57		
19	19	Sun	12 11 1			7 25	4 58	5 15	9 22	7 20	5 2	5 8	6 8	7 16	5 7	5 1		
20	20	Mon	12 11 19			7 24	4 59	6 8	10 26	7 20	5 3	6 2	7 12	7 15	5 8	5 56		
21	21	Tues	12 11 36			7 23	5 0	sets	11 21	7 19	5 4	sets	8 7	7 15	5 9	sets		
22	22	Wed	12 11 52			7 23	5 1	5 23	morn	7 19	5 6	5 27	8 50	7 14	5 10	5 32		
23	23	Thur	12 12 8			7 22	5 3	6 31	0 4	7 18	5 7	6 35	9 27	7 13	5 11	6 38		
24	24	Fri	12 12 22			7 21	5 4	7 37	0 41	7 17	5 8	7 39	10 2	7 13	5 12	7 42		
25	25	Sat	12 12 36			7 20	5 5	8 41	1 16	7 16	5 9	8 42	10 38	7 12	5 13	8 43		
26	26	Sun	12 12 50			7 20	5 6	9 43	1 52	7 15	5 10	9 43	11 14	7 11	5 15	9 42		
27	27	Mon	12 13 2			7 19	5 8	10 44	2 28	7 15	5 12	10 43	11 50	7 10	5 16	10 41		
28	28	Tues	12 13 14			7 18	5 9	11 46	3 4	7 14	5 13	11 43	morn	7 10	5 17	11 40		
29	29	Wed	12 13 24			7 17	5 10	morn	3 43	7 13	5 14	morn	0 29	7 9	5 18	morn		
30	30	Thur	12 13 34			7 16	5 11	0 48	4 27	7 12	5 15	0 46	1 4	7 8	5 19	0 40		
31	31	Fri	12 13 43			7 15	5 13	1 51	5 18	7 11	5 17	1 44	2 4	7 7	5 20	1 41		

During the month of January, 1878, the New-York Life Insurance Company paid fifty-nine death-claims, on the lives of forty-nine persons. The whole amount paid was \$197,860, an average of over \$4000 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$68,730.01, an average of but little over \$1400 per family. The gain to the families of the deceased was, therefore, \$129,129.99, an average of over \$2600 each. For each \$100 paid to the Company, they received \$287.88.

MOON'S PHASES.		BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		CHICAGO.	
	D.	H. M.		H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
Full Moon,	8	7 4 Morning.	6 52 Morning.	6 40 Morning.	6 40 Morning.	6 28 Morning.	6 28 Morning.	5 58 Morning.	5 58 Morning.	5 12 Morning.	5 12 Morning.
Third Quarter,	15	6 18 Morning.	6 6 Morning.	5 54 Morning.	5 54 Morning.	5 42 Morning.	5 42 Morning.	5 12 Morning.	5 12 Morning.	6 1 Morning.	6 1 Morning.
New Moon,	22	7 7 Morning.	6 55 Morning.	6 43 Morning.	6 43 Morning.	6 31 Morning.	6 31 Morning.	6 1 Morning.	6 1 Morning.	5 54 Morning.	5 54 Morning.
First Quarter,	30	7 0 Morning.	6 48 Morning.	6 36 Morning.	6 36 Morning.	6 24 Morning.	6 24 Morning.				



THE "ABBOTT HOUSE," PROVIDENCE. [Drawn by William H. Gibson, for *Pictorial America*.] [See Page 28.]

CUSTOM stales the infinite variety of life for most. Whoever would keep their youth must fight the absorbing demons of care and business, which are ever at work to reduce us to mere machines.

IF the mind, which rules the body, ever so far forgets itself as to trample upon its slave, the slave never forgets or forgives the injury, but at some time will rise and smite its oppressor.—
Longfellow.

As a countryman in ancient Greece was carelessly driving his wagon along a miry lane, the wheels sank so deeply into the clay that his horses were brought to a stand-still. Upon this, the man, without making the least effort of his own, began to call upon Hercules to help him out of his trouble. But Hercules bade him lay his shoulder to the wheel, assuring him that Heaven only aided those who endeavored to help themselves.—*Esop.*

Moral: It is presumption, not Christian faith, for a man who neglects or refuses to insure his life, to say that Providence will care for his children if he dies poor.

There is nothing in the universe that I fear but that I shall not know all my duty, or shall fail to do it.—*Mary Lyon.*

There is an impression that religious men are not more prosperous than other men; but this is not true of communities. Communities are prosperous in proportion as the ethical part of religion is thoroughly developed. Things that tend toward temperance, industry, foresight, frugality, self-control, purity, coolness of judgment, deliberation, piety and happiness—these build up a community. Communities thrive by them—not individually, but collectively. It is true in single lives, although there are exceptions to the rule.—*Beecher.*

An Irishman, seeing a vessel very heavily laden, and scarcely above the water's edge, exclaimed: "Upon my soul, if the river was but a little higher, the ship would go to the bottom."

Second Month.

FEBRUARY 1879.

Twenty-eight Days.

AT WASHINGTON. Moon's Perigee, 9d. 6h. eve. Moon's Apogee, 25d. 7h. eve.				LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.				CALENDAR FOR BOSTON, NEW ENGLAND, N. Y. STATE, MICHIGAN, WISCONSIN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH., CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI AND CALIFORNIA.		
D. OF YR.	D. OF MO.	D. OF WK.	Sun at moon mark, Washington near time.	Sun Rises	Sun Sets	Moon Sets	H. W. Boston	Sun Rises	Sun Sets	Moon Sets	H. W. N. Y.	Sun Rises	Sun Sets	Moon Sets	H. M.	H. M.	H. M.	
32	1	Sat	12 13 51	7 14	5 14	2 54	6 17	7 10	5 18	2 48	3 3	7 6	5 22	0 24	H. M.	H. M.	H. M.	
33	2	Sun	12 13 50	7 13	5 15	3 53	7 22	7 9	5 19	3 47	4 8	7 5	5 23	3 40				
34	3	Mon	12 14 5	7 12	5 17	4 48	8 23	7 8	5 20	4 44	5 9	7 5	5 24	4 34				
35	4	Tues	12 14 11	7 10	5 18	5 35	9 26	7 7	5 21	5 26	6 12	7 4	5 25	5 23				
36	5	Wed	12 14 16	7 9	5 19	6 15	10 25	7 6	5 23	6 10	7 11	7 3	5 26	6 5				
37	6	Thur	12 14 20	7 8	5 21	rises	11 19	7 5	5 24	rises	8 5	7 2	5 27	rises				
38	7	Fri	12 14 23	7 7	5 22	6 25	ev. 3	7 4	5 25	6 27	8 49	7 0	5 28	6 29				
39	8	Sat	12 14 26	7 6	5 23	7 40	0 41	7 3	5 26	7 41	9 27	6 59	5 30	7 42				
40	9	Sun	12 14 27	7 5	5 25	8 56	1 21	7 0	5 28	8 56	10 7	6 58	5 31	8 55				
41	10	Mon	12 14 28	7 3	5 26	10 13	2 4	7 0	5 29	10 11	10 50	6 57	5 32	10 9				
42	11	Tues	12 14 28	7 2	5 27	11 30	2 50	6 59	5 30	11 26	11 36	6 56	5 33	11 23				
43	12	Wed	12 14 28	7 1	5 28	morn	3 39	6 58	5 31	morn	ev. 25	6 55	5 34	morn				
44	13	Thur	12 14 26	6 59	5 30	0 44	4 39	6 57	5 32	0 42	1 22	6 54	5 35	0 37				
45	14	Fri	12 14 24	6 58	5 31	2 0	5 44	6 55	5 34	1 55	2 30	6 53	5 36	1 49				
46	15	Sat	12 14 21	6 56	5 32	3 8	6 59	6 54	5 35	3 1	3 45	6 51	5 37	2 55				
47	16	Sun	12 14 18	6 55	5 33	4 5	8 8	6 53	5 36	3 59	4 54	6 50	5 38	3 53				
48	17	Mon	12 14 14	6 54	5 35	4 52	9 11	6 51	5 37	4 46	5 57	6 49	5 40	4 41				
49	18	Tues	12 14 9	6 52	5 36	5 30	10 7	6 50	5 38	5 25	6 53	6 47	5 41	5 20				
50	19	Wed	12 14 3	6 51	5 37	6 0	10 57	6 48	5 39	5 57	7 43	6 46	5 42	5 53				
51	20	Thur	12 13 57	6 49	5 39	sets	11 40	6 47	5 41	sets	8 26	6 45	5 43	sets				
52	21	Fri	12 13 50	6 48	5 40	6 23	morn	6 46	5 42	6 29	8 59	6 44	5 44	6 30				
53	22	Sat	12 13 42	6 46	5 41	7 30	0 13	6 44	5 43	7 30	9 30	6 42	5 45	7 30				
54	23	Sun	12 13 34	6 45	5 42	8 32	0 44	6 43	5 44	8 31	10 2	6 41	5 46	8 29				
55	24	Mon	12 13 25	6 43	5 44	9 33	1 16	6 41	5 45	9 31	10 37	6 40	5 47	9 29				
56	25	Tues	12 13 16	6 42	5 45	10 36	1 51	6 40	5 46	10 32	11 14	6 38	5 48	10 28				
57	26	Wed	12 13 6	6 40	5 46	11 38	2 28	6 38	5 48	11 29	11 54	6 37	5 50	11 28				
58	27	Thur	12 12 55	6 39	5 47	morn	3 8	6 37	5 49	morn	12 0	6 35	5 51	morn				
59	28	Fri	12 12 44	6 37	5 49	0 40	3 52	6 35	5 50	0 34	0 38	6 34	5 52	0 29				

During the month of February, 1878 the New-York Life Insurance Company paid forty-four death-claims on the lives of 36 persons. The whole amount paid was \$105,676.00, an average of nearly \$3000 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$34,757.84, an average of a little less than \$1000 per family. The gain to the families of the deceased was, therefore, \$70,918.36, an average of nearly \$2000 each. For each \$100 paid to the Company, they received \$304.03.

MOON'S PHASES.		BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		CHICAGO.	
Full Moon,	D.	H. M.	Evening.	H. M.	Evening.	H. M.	Evening.	H. M.	Evening.	H. M.	Evening.
Third Quarter,	13	2 10	Evening.	1 58	Evening.	1 46	Evening.	1 34	Evening.	1 4	Evening.
New Moon,	20	11 19	Evening.	11 7	Evening.	10 55	Evening.	10 43	Evening.	10 13	Evening.



THE "SAND-DRIFT," [Drawn by Harry Fenn, for *Pictorial America*.]

[See Page 28.]



THE "DOWNS," EASTERN PART OF LONG ISLAND.

A YOUNG lady being asked by a rich bachelor, "If not yourself, who would you rather be?" replied, sweetly and modestly, "Yours truly."

BY the Old Bachelor.—When two girls meet, they kiss. When two young men meet, they don't. That shows who needs kissing the most.

WHERE are thousands of men who have not money enough laid up to give them a decent funeral if they should die, and whose families in such a case would be plunged into utter and hopeless poverty. They are living in comfortable circumstances on their wages, and they hardly ever consider how their families would get along if they themselves should die. It is a question that admits of an easy answer now, because they could now get life insurance that would support their families if they should die; but if they die without insurance the answer will be very difficult.

HABBERTON accounts for the foolishness of the small boy. "The small boy had a father, and this father was once a small boy himself."

PANICS cannot affect Life Companies as they do banks and other great trust institutions. The liabilities of the life company mature under the law of mortality, which is steady and regular, while those of other institutions depend more upon human judgment, caprice, fickleness, etc. There can be no such thing as a run on a well-managed life company. If it is so managed, each man's money will be ready for him when it is due, but people cannot, in a time of panic, ruin the company and impair the safety of their own savings. The terms upon which their investment is made prevent any such ruinous sacrifice of their interest.

THE Persians say of noisy, unreasonable talk: "I hear the sound of the mill-stone, but I see no meal."

Third Month.

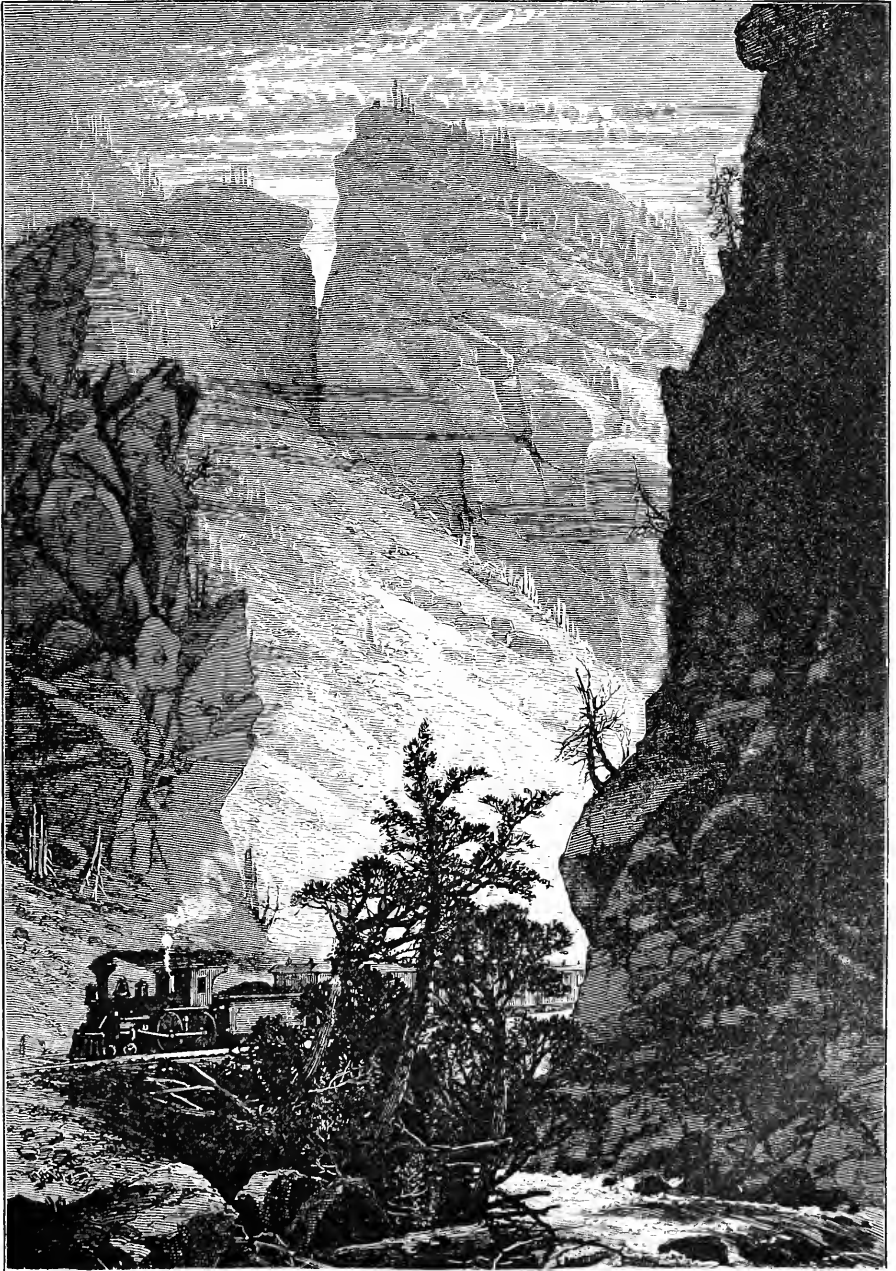
MARCH 1879.

Thirty-one Days.

AT WASHINGTON. Moon's Perigee, 9d. 8h. eve. Moon's Apogee, 25d. 8h. mo.				LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.				CALENDAR FOR BOSTON, NEW ENGLAND, N. Y. STATE, MICHIGAN, WISCONSIN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI AND CALIFORNIA.				
D. OF YR.	D. OF MO.	D. OF WK.	Sun at Washington mean time.	Sun Rises	Sun Sets.	Moon Sets.	H. W. Boston	Sun Rises	Sun Sets.	Moon Sets.	H. W. N. Y.	Sun Rises	Sun Sets.	Moon Sets.	H. W. N. Y.	Sun Rises	Sun Sets.	Moon Sets.		
			H. M. S.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.		
60	1	Sat	12 12 33	6 35	5 50	1 40	4 44	6 34	5 51	1 33	1 30	6 32	5 53	1 27	6 32	5 53	1 27	6 32	5 53	1 27
61	2	Sun	12 12 20	6 34	5 51	2 35	5 45	6 32	5 52	2 29	2 31	6 31	5 54	2 22	6 31	5 54	2 22	6 31	5 54	2 22
62	3	Mon	12 12 8	6 32	5 52	3 25	6 52	6 31	5 53	3 18	3 38	6 29	5 54	3 12	6 29	5 54	3 12	6 29	5 54	3 12
63	4	Tues	12 11 55	6 30	5 53	4 7	7 57	6 29	5 55	4 2	4 43	6 28	5 56	3 57	6 28	5 56	3 57	6 28	5 56	3 57
64	5	Wed	12 11 41	6 29	5 55	4 43	8 58	6 28	5 56	4 39	5 44	6 26	5 57	4 35	6 26	5 57	4 35	6 26	5 57	4 35
65	6	Thur	12 11 27	6 27	5 56	5 14	9 55	6 26	5 57	5 12	6 41	6 25	5 58	5 9	6 25	5 58	5 9	6 25	5 58	5 9
66	7	Fri	12 11 12	6 25	5 57	rises	10 49	6 25	5 58	rises	7 35	6 24	5 59	rises	6 24	5 59	rises	6 24	5 59	rises
67	8	Sat	12 10 57	6 24	5 58	6 32	11 36	6 23	5 59	6 32	8 22	6 22	6 0	6 32	6 22	6 0	6 32	6 22	6 0	6 32
68	9	Sun	12 10 42	6 22	5 59	7 50	ev.18	6 21	6 0	7 49	9 4	6 20	6 1	7 48	6 20	6 1	7 48	6 20	6 1	7 48
69	10	Mon	12 10 26	6 20	6 1	9 10	0 57	6 20	6 1	9 7	9 43	6 19	6 2	9 4	6 19	6 2	9 4	6 19	6 2	9 4
70	11	Tues	12 10 11	6 19	6 2	10 30	1 41	6 18	6 2	10 26	10 27	6 17	6 3	10 21	6 17	6 3	10 21	6 17	6 3	10 21
71	12	Wed	12 9 54	6 17	6 3	11 48	2 32	6 17	6 3	11 42	11 18	6 16	6 4	11 37	6 16	6 4	11 37	6 16	6 4	11 37
72	13	Thur	12 9 38	6 15	6 4	morn	3 27	6 15	6 5	morn	ev.13	6 15	6 5	morn	6 15	6 5	morn	6 15	6 5	morn
73	14	Fri	12 9 21	6 14	6 5	0 59	4 27	6 14	6 5	0 53	1 13	6 13	6 6	0 46	6 13	6 6	0 46	6 13	6 6	0 46
74	15	Sat	12 9 4	6 12	6 6	2 1	5 36	6 12	6 6	2 1	2 54	6 11	6 7	1 48	6 11	6 7	1 48	6 11	6 7	1 48
75	16	Sun	12 8 47	6 10	6 7	2 51	6 47	6 10	6 8	2 45	3 33	6 10	6 8	2 39	6 10	6 8	2 39	6 10	6 8	2 39
76	17	Mon	12 8 20	6 8	6 9	3 31	7 51	6 8	6 9	3 26	4 37	6 8	6 9	3 25	6 8	6 9	3 25	6 8	6 9	3 25
77	18	Tues	12 8 12	6 7	6 10	4 3	8 46	6 7	6 10	4 0	5 32	6 7	6 10	3 51	6 7	6 10	3 51	6 7	6 10	3 51
78	19	Wed	12 7 54	6 5	6 11	4 30	9 37	6 5	6 11	4 27	6 23	6 5	6 11	4 24	6 5	6 11	4 24	6 5	6 11	4 24
79	20	Thur	12 7 36	6 3	6 12	4 53	10 23	6 3	6 12	4 51	7 9	6 3	6 12	4 50	6 3	6 12	4 50	6 3	6 12	4 50
80	21	Fri	12 7 18	6 1	6 13	5 14	11 4	6 1	6 13	5 14	7 50	6 1	6 13	5 13	6 1	6 13	5 13	6 1	6 13	5 13
81	22	Sat	12 7 0	6 0	6 14	sets	11 40	6 0	6 14	sets	8 26	6 0	6 14	sets	6 0	6 14	sets	6 0	6 14	sets
82	23	Sun	12 6 42	5 58	6 15	7 23	morn	5 58	6 15	7 21	8 59	5 59	6 15	7 19	5 59	6 15	7 19	5 59	6 15	7 19
83	24	Mon	12 6 23	5 56	6 17	8 25	0 13	5 56	6 16	8 22	9 31	5 57	6 16	8 18	5 57	6 16	8 18	5 57	6 16	8 18
84	25	Tues	12 6 5	5 54	6 18	9 27	0 45	5 55	6 17	9 22	10 4	5 55	6 17	9 18	5 55	6 17	9 18	5 55	6 17	9 18
85	26	Wed	12 5 47	5 53	6 19	10 28	1 18	5 53	6 18	10 23	10 44	5 52	6 18	10 18	5 52	6 18	10 18	5 52	6 18	10 18
86	27	Thur	12 5 28	5 51	6 20	11 29	1 58	5 52	6 19	11 23	11 26	5 51	6 19	11 17	5 51	6 19	11 17	5 51	6 19	11 17
87	28	Fri	12 5 10	5 49	6 21	morn	2 50	5 50	6 20	morn	11 0	5 49	6 20	morn	5 48	6 20	morn	5 48	6 20	morn
88	29	Sat	12 4 52	5 47	6 22	0 25	3 26	5 48	6 21	0 19	0 12	5 49	6 21	0 12	5 49	6 21	0 12	5 49	6 21	0 12
89	30	Sun	12 4 33	5 46	6 23	1 17	4 19	5 47	6 22	1 10	1 5	5 48	6 22	1 4	5 48	6 22	1 4	5 48	6 22	1 4
90	31	Mon	12 4 15	5 44	6 25	2 1	5 18	5 45	6 24	1 55	2 4	5 46	6 23	1 50	5 46	6 23	1 50	5 46	6 23	1 50

During the month of March, 1878, the New-York Life Insurance Company paid forty-five death-claims, on the lives of 37 persons. The whole amount paid was \$168,412, an average of over \$4600 to each family. The premiums paid on these policies, less the dividends, returned by the Company, amounted to \$62,044.05, an average of a little less than \$1600 per family. The gain to the families of the deceased was, therefore, \$104,367.95, an average of over \$2800 each. For each \$100 paid to the Company, they received \$264.99.

MOON'S PHASES.		BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		CHICAGO.	
D.	H. M.	D.	H. M.	D.	H. M.	D.	H. M.	D.	H. M.	D.	H. M.
First Quarter,	1	3 14	Morning.	3 2	Morning.	2 50	Morning.	2 38	Morning.	2 8	Morning.
Full Moon,	8	8 25	Morning.	8 13	Morning.	8 1	Morning.	7 49	Morning.	7 19	Morning.
Third Quarter,	14	10 57	Evening.	10 45	Evening.	10 33	Evening.	10 21	Evening.	9 51	Evening.
New Moon,	22	4 20	Evening.	4 8	Evening.	3 56	Evening.	3 44	Evening.	3 14	Evening.
First Quarter,	30	8 21	Evening.	8 9	Evening.	7 57	Evening.	7 45	Evening.	7 15	Evening.



CLEAR CREEK CAÑON, COLORADO. [From Appletons' *Pacific Railroads Illustrated*.]
[See Page 28.]

THE soundest business principles—those which have a scientific basis—aim to reduce the possibilities of loss to the minimum. No one can hold himself blameless for a calamity which he does not use all reasonable means to prevent. A man may not be able to save his own life, but he may prevent a part, at least, of the pecuniary loss which his death would entail upon his family, by taking a policy of insurance upon his life. If he lives he can care for his family and pay the premiums on his insurance; if he dies the insurance will be a sure support to his family.

MORAL education is a better safeguard of liberty and justice than a standing army. If we retrench the wages of the school-master, we must raise those of the recruiting-sergeant.—*Everett.*

IT is no small commendation to manage a little well. He is a good wagoner who can turn in a little room. To live well in abundance is the praise of the estate, not the person. I will study more how to give a good account of my little than how to make it more.

TWO boys, going home one day, found a box in the road, and disputed who was the finder. They fought the whole afternoon, without coming to a decision. At last, they agreed to divide the contents equally, but, on opening the box, lo and behold! it was empty.

NATURE seldom makes a fool; she simply furnishes the raw materials, and lets the fellow finish the job to suit himself.—*Josh Billings.*

Fourth Month.

APRIL 1879.

Thirty Days.

AT WASHINGTON.
Moon's Perigee, 7d. 5h. mo.
Moon's Apogee, 2rd. 1h. eve.

LIFE INSURANCE PHENOMENA
FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.

CALENDAR FOR BOSTON, NEW ENGLAND N. Y. STATE, MICHIGAN, WISCONSIN, IOWA, AND OREGON.

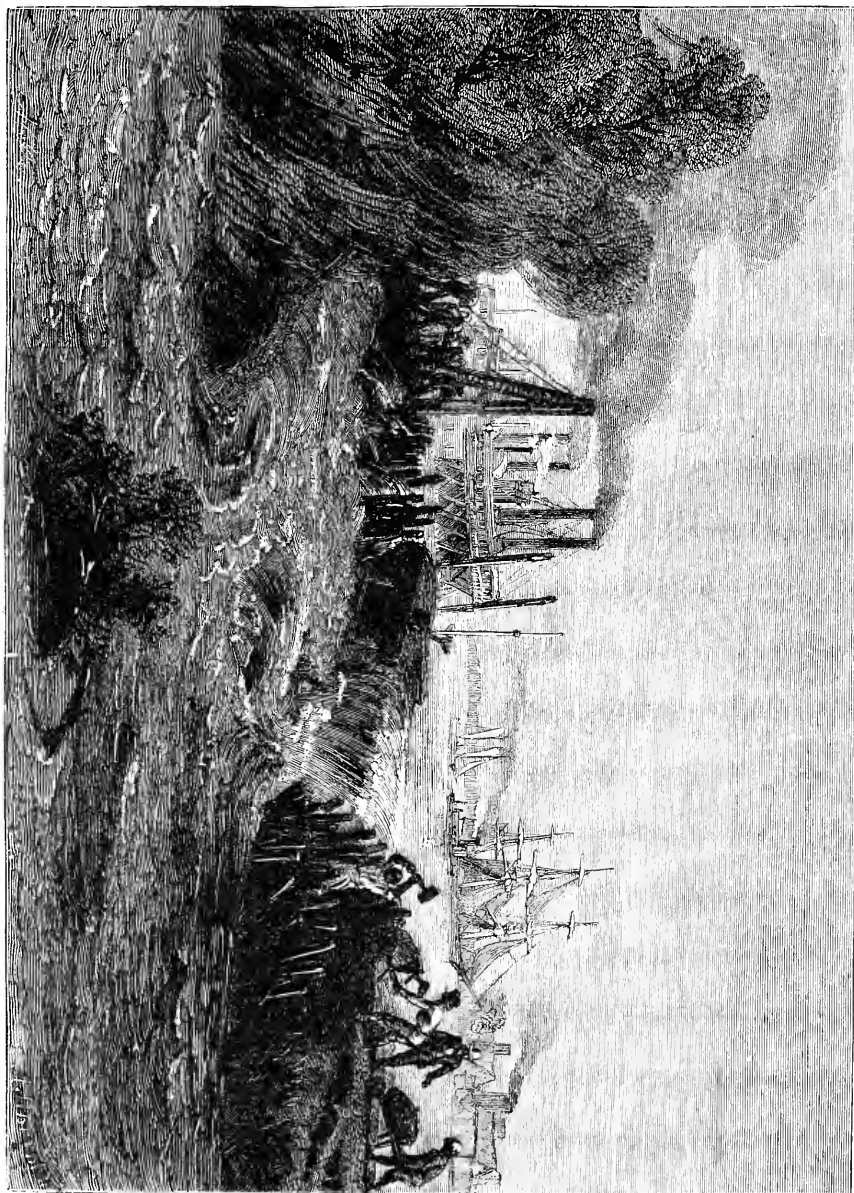
CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.

CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY MISSOURI AND CALIFORNIA.

D. OF YR.	D. OF MO.	D. OF WK.	Sun at moon mark, Washington mean time.	LIFE INSURANCE PHENOMENA				CALENDAR FOR BOSTON, NEW ENGLAND N. Y. STATE, MICHIGAN, WISCONSIN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY MISSOURI AND CALIFORNIA.		
				H. M. S.	Sun Rises	Sun Sets.	Moon Sets.	H. W. Boston	Sun Rises	Sun Sets.	Moon Sets.	H. W. N. Y.	Sun Rises	Sun Sets.	Moon Sets.			
91	1	Tues	12 3 57	5 42	6 26	2 39	6 22	5 43	6 25	2 33	3 8	5 44	6 23	2 29				
92	2	Wed	12 3 39	5 41	6 27	3 11	7 26	5 42	6 26	3 8	4 12	5 43	6 24	3 4				
93	3	Thur	12 3 21	5 39	6 28	3 40	8 24	5 40	6 27	3 38	5 10	5 41	6 25	3 35				
94	4	Fri	12 3 3	5 37	6 29	4 6	9 20	5 38	6 28	4 5	6 6	5 40	6 26	4 4				
95	5	Sat	12 2 45	5 35	6 30	4 31	10 15	5 37	6 29	4 32	7 1	5 38	6 27	4 33				
96	6	Sun	12 2 27	5 34	6 31	rises	11 6	5 35	6 30	rises	7 52	5 37	6 28	4 33				
97	7	Mon	12 2 10	5 32	6 32	8 3	11 54	5 34	6 31	7 59	8 40	5 35	6 29	7 55				
98	8	Tues	12 1 53	5 30	6 33	9 24	ev.38	5 32	6 32	9 19	9 24	5 34	6 30	9 14				
99	9	Wed	12 1 36	5 29	6 35	10 42	1 26	5 30	6 33	10 35	10 12	5 32	6 31	10 29				
100	10	Thur	12 1 20	5 27	6 36	11 50	2 20	5 29	6 34	11 43	11 6	5 31	6 32	11 37				
101	11	Fri	12 1 3	5 25	6 37	morn	3 17	5 27	6 35	morn	ev. 3	5 29	6 33	morn				
102	12	Sat	12 0 47	5 24	6 38	0 46	4 17	5 26	6 36	0 40	1 3	5 28	6 34	0 33				
103	13	Sun	12 0 32	5 22	6 39	1 31	5 10	5 24	6 37	1 25	2 5	5 26	6 35	1 19				
104	14	Mon	12 0 16	5 20	6 40	2 6	6 21	5 22	6 38	2 1	3 7	5 25	6 36	1 57				
105	15	Tues	12 0 1	5 19	6 41	2 34	7 19	5 21	6 39	2 31	4 5	5 23	6 37	2 28				
106	16	Wed	11 59 47	5 17	6 42	2 58	8 10	5 19	6 40	2 56	4 50	5 22	6 38	2 54				
107	17	Thur	11 59 33	5 16	6 44	3 20	8 57	5 18	6 41	3 19	5 43	5 20	6 39	3 18				
108	18	Fri	11 59 19	5 14	6 45	3 49	9 51	5 16	6 42	3 40	6 37	5 19	6 40	3 41				
109	19	Sat	11 59 5	5 12	6 46	4 0	10 24	5 15	6 43	4 2	7 10	5 18	5 41	4 4				
110	20	Sun	11 59 52	5 11	6 47	4 21	11 5	5 13	6 44	4 24	7 51	5 16	6 42	4 23				
111	21	Mon	11 58 40	5 9	6 48	sets	11 43	5 12	6 45	sets	8 29	5 15	6 42	sets				
112	22	Tues	11 58 28	5 8	6 49	8 22	morn	5 11	6 46	8 16	9 6	5 13	6 43	8 11				
113	23	Wed	11 58 16	5 5	6 50	9 22	0 20	5 9	6 47	9 16	9 49	5 12	6 44	9 11				
114	24	Thur	11 58 5	5 5	6 51	10 20	0 55	5 8	6 48	10 13	10 21	5 11	6 45	10 7				
115	25	Fri	11 57 54	5 3	6 52	11 12	1 35	5 6	6 49	11 6	11 6	5 9	6 46	10 58				
116	26	Sat	11 57 44	5 2	6 54	11 57	2 20	5 5	6 51	11 52	11 53	5 7	6 47	11 46				
117	27	Sun	11 57 34	5 0	6 55	morn	3 7	5 4	6 52	morn	morn	5 6	6 48	morn				
118	28	Mon	11 57 25	4 59	6 56	0 37	3 57	5 2	6 53	0 31	0 43	5 5	6 49	0 22				
119	29	Tues	11 57 16	4 58	6 57	1 10	4 50	5 1	6 54	1 6	1 36	5 4	6 50	1 5				
120	30	Wed	11 57 7	4 56	6 58	1 38	5 49	5 0	6 55	1 36	2 35	5 3	6 51	1 33				

During the month of April, 1878, the New-York Life Insurance Company paid thirty-nine death-claims on the lives of 37 persons. The whole amount paid was \$96,977.00, an average of over \$2600 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$31,605.92, an average of a little less than \$900 per family. The gain to the families of the deceased was, therefore, \$65,371.08, an average of over \$1700 each. For each \$100 paid to the Company, they received \$306.83.

MOON'S PHASES.	D.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		CHICAGO.	
		H. M.	S.	H. M.	S.	H. M.	S.	H. M.	S.	H. M.	S.
Full Moon,	6	5 40	Evening.	5 23	Evening.	5 16	Evening.	5 4	Evening.	4 34	Evening.
Third Quarter,	13	9 25	Morning.	9 13	Morning.	9 1	Morning.	8 49	Morning.	8 19	Morning.
New Moon,	21	9 11	Morning.	8 59	Morning.	8 47	Morning.	8 35	Morning.	8 5	Morning.
First Quarter,	30	9 32	Morning.	9 20	Morning.	9 8	Morning.	8 56	Morning.	8 26	Morning.



CREVASSE ON THE MISSISSIPPI. [Drawn by A. R. Wand, for *Pictorial America*.]

[See Page 20.]

THE most perilous hour of a person's life is when he is tempted to despond. The man who loses his courage loses all; there is no more hope of him than of a dead man. But—it matters not how poor he may be, how much pushed by

circumstances, how much deserted by friends, how much lost to the world—if he only keeps his courage, holds up his head, works on with his hands, and with unconquerable will determines to be and to do what becomes a man, all will be well.

IN every community it happens, sooner or later, that some man dies and leaves his family unprovided for. His wife must bear the burdens of the family support, in addition to her own burden of sorrow; children must be pinched in educational facilities, in an age when to be ignorant is to be weak. This is unnecessary; sometimes it is culpable. If all who have families should insure their lives in a good company, the bereaved and the fatherless would be cared for without laying grievous burdens upon any; and those who were spared to see their children grow up about them would do so with the happy consciousness that no sudden calamity to themselves could beggar, as well as bereave, their offspring. How many anxious hours such a provision saves a man, none ever knows except he who makes it.

A PROMISE should be given with caution, and kept with care. A promise should be made with the heart and remembered by the head. A promise is the offspring of the intention, and should be nurtured by recollection. A promise and its performance should, like a true balance, always present a mutual adjustment. A promise delayed is justice deferred. A promise neglected is an untruth told.

WHEN sorrow comes, how easy it is to remember pleasure! When in winter the bees cannot make new honey, they consume the old.—*Thoreau.*

DON'T despise your poor relations. They might get rich sometime, and then it would be so hard to explain things.—*Josh Billings.*

Fifth Month.

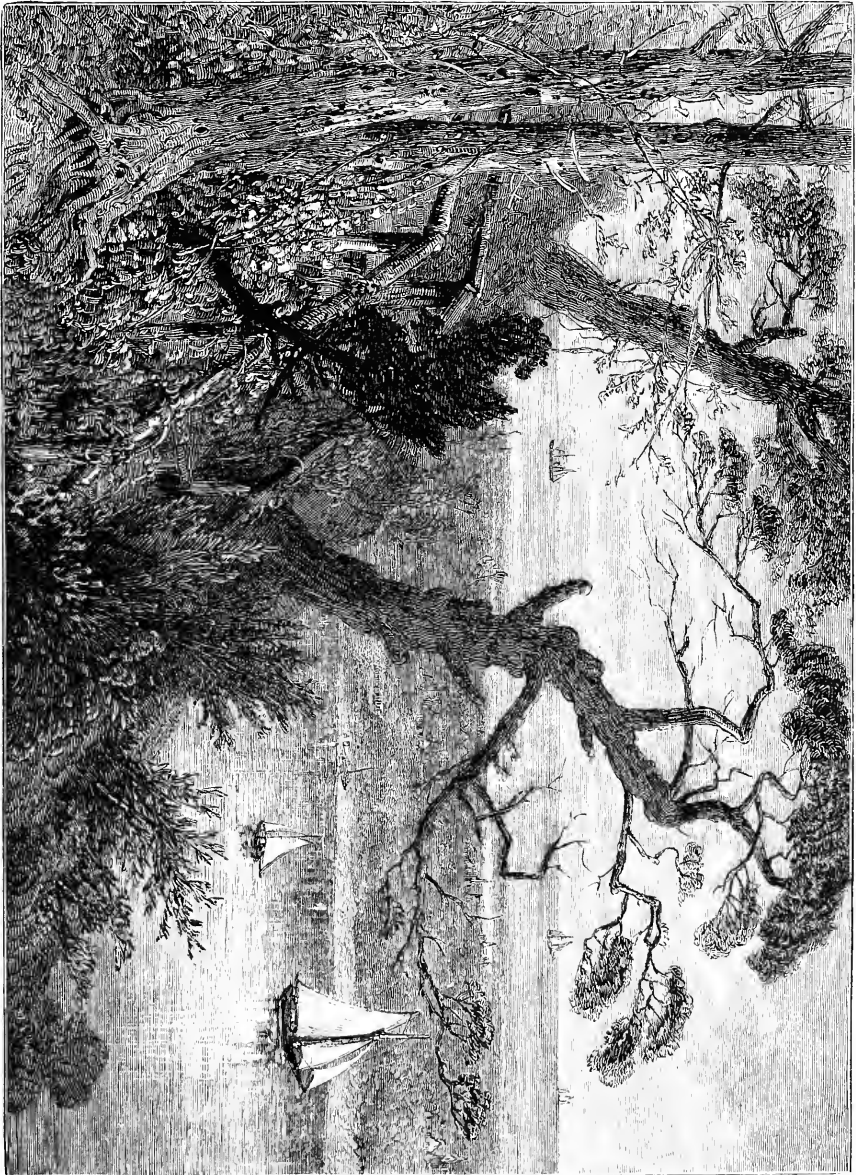
MAY 1879.

Thirty-one Days.

AT WASHINGTON, Moon's Perigee, 5d. 4h. eve. Moon's Apogee, 18d. 4h. eve.				LIFE INSURANCE PHENOMENA FOR THE MOST HEALTH- FUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.				CALENDAR FOR BOSTON, NEW ENGLAND N. Y. STATE, MICHIGAN, WISCONSIN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIR- GINIA, KENTUCKY MISSOURI AND CALIFORNIA.		
D. OF YE.	D. OF MO.	D. OF WK.	Sun at moon mark, Washington mean time.	Sun Rises	Sun Sets	Moon Sets	H. W. Boston	Sun Rises	Sun Sets	Moon Sets	H. W. N. Y.	Sun Rises	Sun Sets	Moon Sets				
			H. M. S.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.				
121	1	Thur	11 57 0	4 55	6 59	2 5	6 50	4 58	6 56	2 4	3 36	5 2	6 52	2 2				
122	2	Fri	11 56 52	4 53	7 0	2 30	7 48	4 57	6 57	2 30	4 34	5 1	6 53	2 30				
123	3	Sat	11 56 46	4 52	7 1	3 1	8 44	4 56	6 58	2 57	5 30	4 59	6 54	2 59				
124	4	Sun	11 56 39	4 51	7 3	3 23	9 40	4 54	6 59	3 26	6 26	4 58	6 55	3 39				
125	5	Mon	11 56 34	4 49	7 4	rises	10 35	4 53	7 0	rises	7 25	4 57	6 56	rises				
126	6	Tues	11 56 29	4 48	7 5	8 14	11 39	4 52	7 1	8 8	8 21	4 56	6 57	8 2				
127	7	Wed	11 56 24	4 47	7 6	9 29	ev.26	4 51	7 2	9 22	9 12	4 55	6 58	9 16				
128	8	Thur	11 56 19	4 46	7 7	10 32	1 14	4 50	7 3	10 26	10 0	4 54	6 59	10 20				
129	9	Fri	11 56 17	4 45	7 8	11 23	2 9	4 49	7 4	11 18	10 55	4 53	7 0	11 12				
130	10	Sat	11 56 14	4 43	7 9	morn	3 3	4 48	7 5	11 59	11 49	4 52	7 1	11 54				
131	11	Sun	11 56 12	4 42	7 10	0 3	3 58	4 47	7 6	morn	ev.42	4 51	7 2	morn				
132	12	Mon	11 56 10	4 41	7 11	0 35	4 49	4 46	7 7	0 32	1 35	4 50	7 3	0 28				
133	13	Tues	11 56 9	4 40	7 12	1 1	5 42	4 44	7 8	0 59	2 28	4 49	7 3	0 57				
134	14	Wed	11 56 9	4 39	7 13	1 24	6 35	4 43	7 9	1 23	3 21	4 48	7 4	1 22				
135	15	Thur	11 56 9	4 38	7 14	1 45	7 26	4 42	7 10	1 45	4 12	4 47	7 5	1 45				
136	16	Fri	11 56 10	4 37	7 15	2 5	8 11	4 42	7 11	2 7	4 57	4 46	7 6	2 8				
137	17	Sat	11 56 11	4 36	7 16	2 26	8 58	4 41	7 12	2 29	5 44	4 45	7 7	2 31				
138	18	Sun	11 56 13	4 35	7 17	2 49	9 44	4 40	7 13	2 52	6 30	4 44	7 8	2 56				
139	19	Mon	11 56 15	4 34	7 18	3 15	10 30	4 39	7 14	3 19	7 16	4 44	7 9	3 24				
140	20	Tues	11 56 18	4 33	7 19	sets	11 16	4 38	7 15	sets	8 2	4 43	7 10	sets				
141	21	Wed	11 56 22	4 33	7 20	8 14	11 58	4 37	7 16	8 8	8 44	4 42	7 11	8 2				
142	22	Thur	11 56 26	4 32	7 21	9 8	morn	4 37	7 16	9 2	9 24	4 42	7 11	8 55				
143	23	Fri	11 56 31	4 31	7 22	9 56	0 38	4 36	7 17	9 50	10 4	4 41	7 12	9 44				
144	24	Sat	11 56 36	4 30	7 23	10 37	1 18	4 35	7 18	10 31	10 48	4 40	7 13	10 26				
145	25	Sun	11 56 41	4 29	7 24	11 11	2 2	4 35	7 19	11 7	11 34	4 40	7 14	11 3				
146	26	Mon	11 56 47	4 28	7 25	11 41	2 48	4 34	7 20	11 38	morn	4 39	7 15	11 35				
147	27	Tues	11 56 54	4 28	7 26	morn	3 33	4 33	7 21	morn	0 19	4 38	7 15	morn				
148	28	Wed	11 57 1	4 27	7 27	0 7	4 42	4 33	7 21	0 6	1 8	4 38	7 16	0 3				
149	29	Thur	11 57 9	4 27	7 27	0 31	5 14	4 32	7 22	0 31	2 0	4 37	7 17	0 31				
150	30	Fri	11 57 16	4 26	7 28	0 56	6 11	4 32	7 23	0 57	2 57	4 37	7 18	0 31				
151	31	Sat	11 57 25	4 26	7 29	1 22	7 12	4 31	7 24	1 24	3 58	4 37	7 18	1 26				

During the month of May, 1878, the New-York Life Insurance Company paid forty-one death-claims, on the lives of 37 persons. The whole amount paid was \$111,291, an average of over \$3000 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$40,310.44, an average of a little less than \$1100 per family. The gain to the families of the deceased was, therefore, \$70,980.56, an average of over \$1900 each. For each \$100 paid to the Company, they received \$276.08.

MOON'S PHASES.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		CHICAGO.	
	D.	H. M.	D.	H. M.	D.	H. M.	D.	H. M.	D.	H. M.
Full Moon,	6	1 28 Morning.	1 16 Morning.		1 4 Morning.		0 52 Morning.		0 22 Morning.	
Third Quarter,	12	9 52 Evening.	9 40 Evening.		9 28 Evening.		9 16 Evening.		8 46 Evening.	
New Moon,	21	1 6 Morning.	0 54 Morning.		0 42 Morning.		0 30 Morning.		0 1 Morning.	
First Quarter,	28	6 52 Evening.	6 40 Evening.		6 28 Evening.		6 16 Evening.		5 46 Evening.	



VIEW FROM NEVERSINK HIGHLANDS. [Drawn by Granville Perkins, for *Pictographic America*.] [See page 20.]

A POLITICAL speaker accused a rival of "unfathomable meanness," and then, rising to the occasion, said, "I warn him not to persist in his disgraceful course, or he'll find that two of us can play at that game."

A LITTLE boy was sent to a store for some eggs. Before reaching home he dropped them. In answer to his mother, who asked: "Did you break any?" he replied: "No, I didn't break any, but the shells came off some of them."

A WILD boar was sharpening his tusks against a tree, when a fox coming by asked why he did so; "I see no reason for it," said he, "there is neither hunter nor hound in sight, nor any other danger that I can see at hand." "True," replied the boar; "but when danger does arise, I shall have something else to do than to sharpen my weapons."—*Æsop*.

Moral: It is too late to whet the sword when the trumpet sounds to battle; it is too late to secure life insurance when accident or disease proclaims that one's family will soon need it.

A BAYONET charge and its results are thus described by an unknown Chinese author: "Soldier he come on, he come on, he come on quite near, we go 'way. How can two men stand on one spot, so?"

WHATEVER makes the past or the future predominate over the present, exalts us in the scale of thinking beings.—*Johnson*.

OFTENER ask than decide questions; this is the way to better your knowledge; your ears teach you, not your tongue; so long as you are ignorant, be not ashamed to be instructed; if you cannot satisfy yourself, seek satisfaction elsewhere; all know not alike, and none all things; you may help another and he you.

BROUGHAM, speaking of the salary attached to the rumored appointment of a new judgeship, said it was all moonshine. Lyndhurst, in his dry and waggish way, remarked, "It may be so; but I have a strong notion that, moonshine though it be, you would like to see the first quarter of it."

Sixth Month.

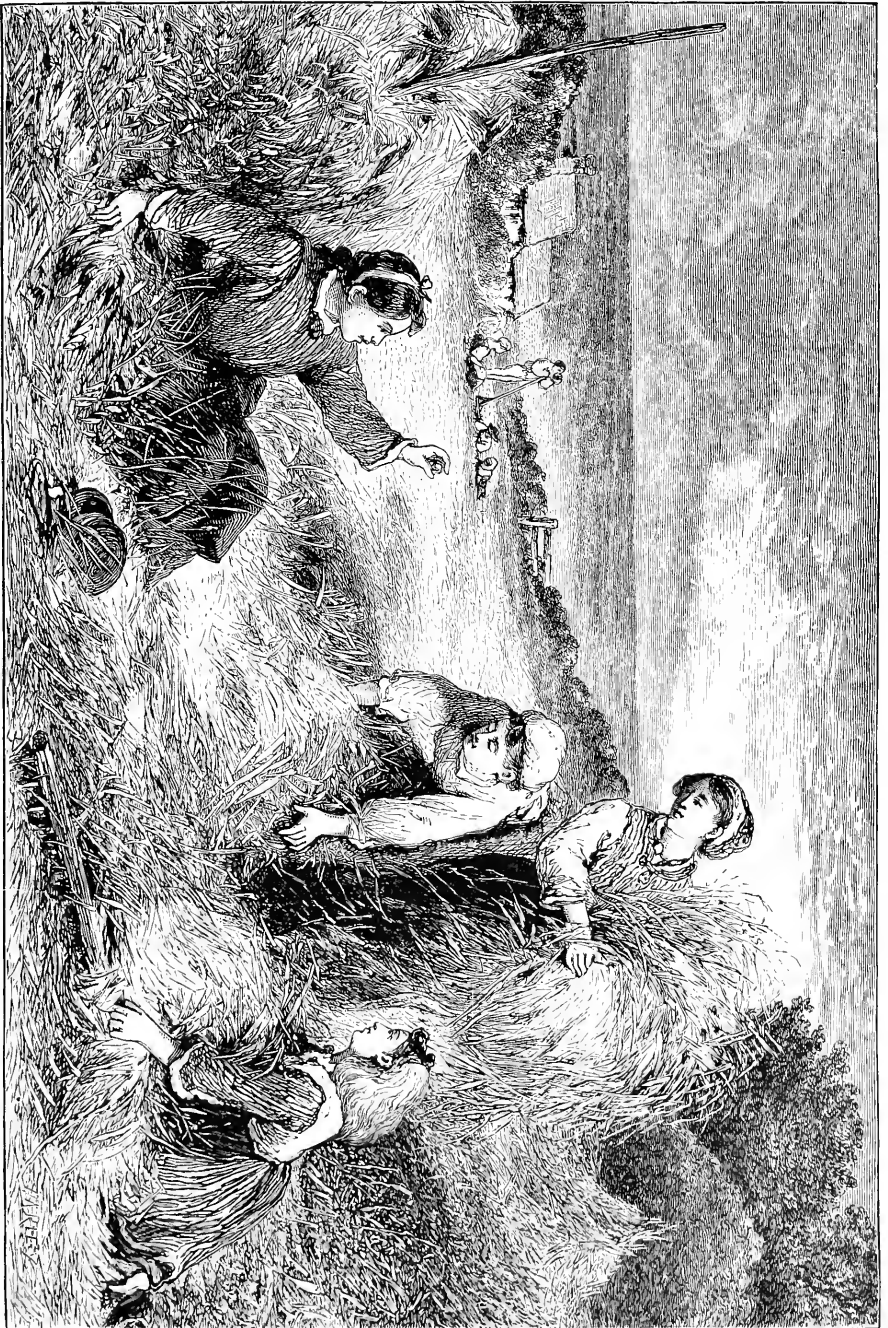
JUNE 1879.

Thirty Days.

AT WASHINGTON. Moon's Perigee, 31. oh. mo. Moon's Apogee, 15d. 5h. mo.				LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.				CALENDAR FOR BOSTON, NEW ENGLAND N. Y. STATE, MICHIGAN, WISCONSIN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY MISSOURI AND CALIFORNIA.			
D. OF Y.	D. OF MO.	D. OF WK.	Sun at noon mark Washington mean time.	H. M. S.	Sun Rises	Sun Sets.	Moon Sets.	H. W. Boston	Sun Rises	Sun Sets.	Moon Sets.	H. W. N. Y.	Sun Rises	Sun Sets.	Moon Sets.				
152	1	S		11 57 33	4 25	7 30	1 50	8 13	4 31	7 25	1 54	4 59	4 36	7 19	1 58				
153	2	Mon		11 57 43	4 25	7 31	2 24	9 15	4 30	7 23	2 29	6 1	4 36	7 20	2 34				
154	3	Tues		11 57 52	4 24	7 31	rises	10 20	4 30	7 26	rises	7 6	4 35	7 20	rises				
155	4	Wed		11 58 2	4 24	7 32	8 13	11 22	4 30	7 27	8 6	8 8	4 35	7 21	8 1				
156	5	Thur		11 58 12	4 24	7 33	9 11	ev.16.	4 29	7 27	9 5	9 2	4 35	7 22	8 39				
157	6	Fri		11 58 23	4 23	7 34	9 58	1 4	4 29	7 28	9 53	9 50	4 35	7 22	9 46				
158	7	Sat		11 58 33	4 23	7 34	10 34	1 53	4 29	7 29	10 30	10 39	4 34	7 23	10 26				
159	8	S		11 58 45	4 23	7 35	11 2	2 40	4 28	7 29	11 0	11 26	4 34	7 23	10 57				
160	9	Mon		11 58 56	4 23	7 35	11 27	3 25	4 28	7 30	11 26	cv.11.	4 34	7 24	11 24				
161	10	Tues		11 59 8	4 23	7 36	11 49	4 10	4 28	7 30	11 48	0 56	4 34	7 25	11 48				
162	11	Wed		11 59 20	4 22	7 37	morn	4 56	4 28	7 31	morn	1 42	4 34	7 25	morn				
163	12	Thur		11 59 32	4 22	7 37	0 9	5 44	4 28	7 31	0 10	2 30	4 34	7 25	0 11				
164	13	Fri		11 59 44	4 22	7 38	0 30	6 35	4 28	7 31	0 32	3 21	4 34	7 26	0 34				
165	14	Sat		11 59 57	4 22	7 38	0 52	7 26	4 28	7 32	0 55	4 12	4 34	7 26	0 58				
166	15	S		12 0 10	4 22	7 38	1 17	8 16	4 28	7 33	1 21	5 2	4 34	7 27	1 25				
167	16	Mon		12 0 22	4 22	7 39	1 45	9 8	4 28	7 33	1 50	5 54	4 34	7 27	1 50				
168	17	Tues		12 0 35	4 22	7 39	2 19	10 0	4 28	7 33	2 26	6 46	4 34	7 27	2 32				
169	18	Wed		12 0 48	4 22	7 39	2 59	10 52	4 28	7 34	3 6	7 38	4 34	7 28	3 15				
170	19	Thur		12 1 1	4 22	7 39	sets	11 41	4 28	7 34	sets	8 27	4 34	7 28	sets				
171	20	Fri		12 1 15	4 23	7 40	8 37	morn	4 28	7 34	8 31	9 9	4 34	7 28	8 26				
172	21	Sat		12 1 28	4 23	7 40	9 13	0 23	4 29	7 35	9 9	9 48	4 34	7 29	9 4				
173	22	S		12 1 41	4 23	7 40	9 45	1 1	4 29	7 35	9 41	10 29	4 35	7 29	9 38				
174	23	Mon		12 1 54	4 23	7 40	10 12	1 43	4 29	7 35	10 10	11 12	4 35	7 29	10 8				
175	24	Tues		12 2 7	4 23	7 41	10 36	2 20	4 29	7 35	10 35	11 54	4 35	7 29	10 35				
176	25	Wed		12 2 19	4 23	7 41	11 0	3 8	4 30	7 35	11 0	morn	4 36	7 29	11 1				
177	26	Thur		12 2 32	4 24	7 41	11 24	3 53	4 30	7 35	11 25	0 39	4 36	7 29	11 9				
178	27	Fri		12 2 45	4 24	7 41	11 50	4 42	4 31	7 35	11 53	1 28	4 36	7 29	11 56				
179	28	Sat		12 2 57	4 24	7 41	morn	5 39	4 31	7 35	morn	2 25	4 37	7 29	morn				
180	29	S		12 3 9	4 25	7 41	0 20	6 44	4 31	7 35	0 25	3 30	4 37	7 29	0 30				
181	30	Mon		12 3 21	4 25	7 41	1 1	7 55	4 32	7 35	1 7	4 41	4 38	7 29	1 9				

During the month of June, 1878, the New-York Life Insurance Company paid twenty-eight death-claims on the lives of 25 persons. The whole amount paid was \$79,593.00, an average of over \$3100 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$23,552.99, an average of a little less than \$1000 per family. The gain to the families of the deceased was, therefore, \$56,040.01, an average of over \$2200 each. For each \$100 paid to the Company, they received \$337.93.

MOON'S PHASES.		BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		CHICAGO.	
D.	H. M.	D.	H. M.	D.	H. M.	D.	H. M.	D.	H. M.	D.	H. M.
Full Moon,	11	8 52	Morning.	8 40	Morning.	8 28	Morning.	8 16	Morning.	7 46	Morning.
Third Quarter,	4	0 12	Evening.	12 0	Noon.	11 48	Morning.	11 36	Morning.	11 6	Morning.
New Moon,	19	3 35	Evening.	3 23	Evening.	3 11	Evening.	2 59	Evening.	2 29	Evening.
First Quarter,	27	1 12	Morning.	1 0	Morning.	0 48	Morning.	0 36	Morning.	0 6	Morning.



THE HAY-FIELD. [Drawn for Appleton's *Art Journal*, from a water-color painting by Birket Foster.]

[See Page 59.]

A DOCTOR had been, for some time, attending upon a sick man, who, however, died under his hands. At the funeral the doctor went about among the relations, saying, "If our poor friend had only refrained from wine, and attended to his diet, and used proper remedies in time, he would not now be lying there." One of the mourners answered him, "My good sir, it is of no use your saying this now; you ought to have prescribed these things when your patient was alive to take them."—*Esop.*

Moral: The best advice may come too late; never speak to a family of life insurance, if its head has died without it.

THE wealth of a man is the number of things which he loves and blesses, which he is loved and blessed by.—*Carlyle.*

NO MAN is so foolish but he may give good advice at times, no man so wise but he may err if he takes no counsel but his own.

"HOW flagrant it is," said Mrs. Partington as she sniffed the odor of a bottle of Jamaica ginger. "It is pleasant to the oil factories as it is warming to the diagram, and so accelerating to the cistern that it makes one forget all pain, like the ox-hide gas that people take for the tooth-ache. It should have a place in every home where people are subject to bucolics and such like melodies.

LET us rather consider what we ought to do ourselves, than hearken after the doings of others. The stories of our neighbors' error tend but little to the reformation of our own.

Seventh Month.

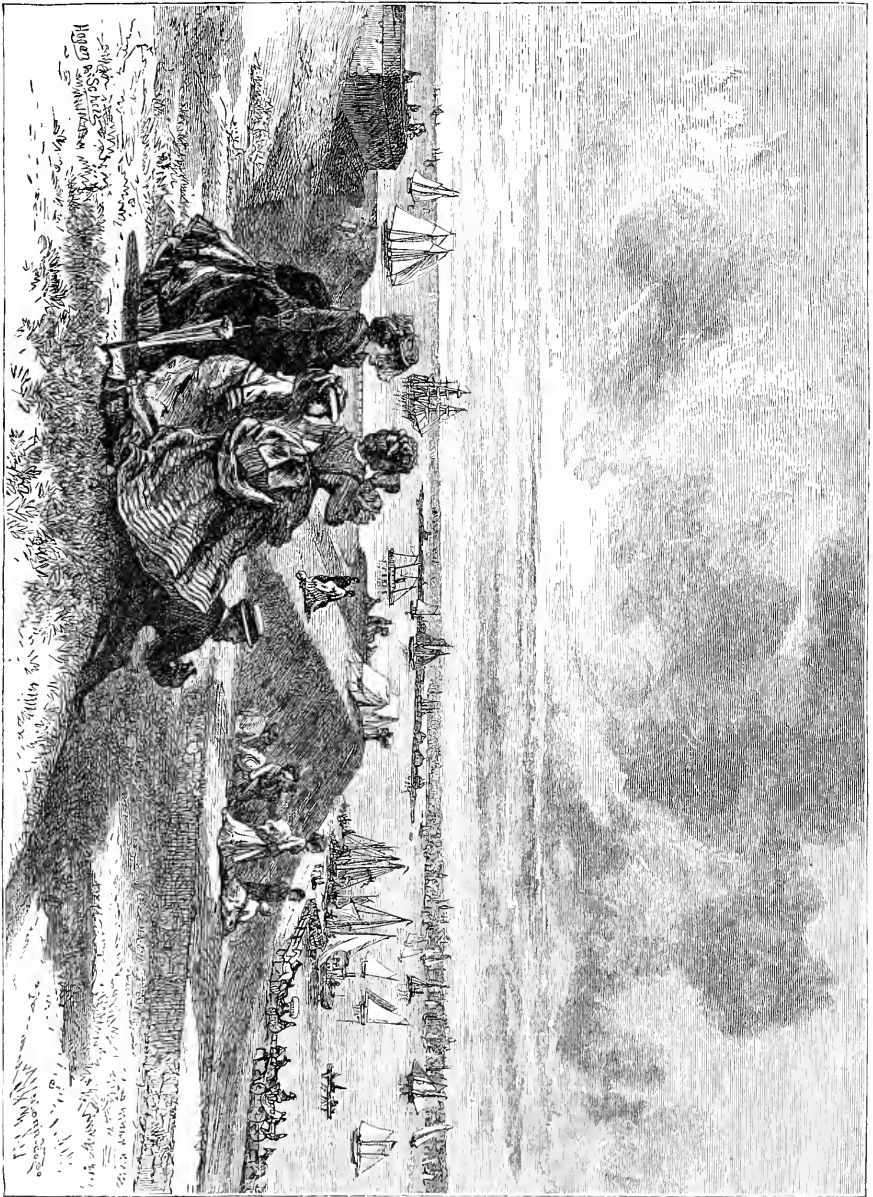
JULY 1879.

Thirty-one Days.

AT WASHINGTON.				LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.				CALENDAR FOR BOSTON, NEW ENGLAND N. Y. STATE, MICHIGAN, WISCONSIN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY MISSOURI AND CALIFORNIA.			
D. OF YR.	D. OF MO.	D. OF WK.	Sun at moon mark, Washington mean time.	H. M. S.	H. M. S.	H. M. S.	H. W. Boston	Sun Rises	Sun Sets.	Moon Sets.	H. W. Boston	Sun Rises	Sun Sets.	Moon Sets.	H. W. N. Y.	Sun Rises	Sun Sets.	Moon Sets.	
182	1	Tues	12 3 33	12	3	33	4 27 7 41	4 27 7 41	4 27 7 41	4 27 7 41	4 27 7 41	4 27 7 41	4 27 7 41	4 27 7 41	4 27 7 41	4 27 7 41	4 27 7 41	4 27 7 41	
183	2	Wed	12 3 44	12	3	44	4 27 7 41	4 27 7 41	4 27 7 41	4 27 7 41	4 27 7 41	4 27 7 41	4 27 7 41	4 27 7 41	4 27 7 41	4 27 7 41	4 27 7 41	4 27 7 41	
184	3	Thur	12 3 55	12	3	55	4 28 7 40	4 28 7 40	4 28 7 40	4 28 7 40	4 28 7 40	4 28 7 40	4 28 7 40	4 28 7 40	4 28 7 40	4 28 7 40	4 28 7 40	4 28 7 40	
185	4	Fri	12 4 6	12	4	6	4 28 7 40	4 28 7 40	4 28 7 40	4 28 7 40	4 28 7 40	4 28 7 40	4 28 7 40	4 28 7 40	4 28 7 40	4 28 7 40	4 28 7 40	4 28 7 40	
186	5	Sat	12 4 16	12	4	16	4 29 7 40	4 29 7 40	4 29 7 40	4 29 7 40	4 29 7 40	4 29 7 40	4 29 7 40	4 29 7 40	4 29 7 40	4 29 7 40	4 29 7 40	4 29 7 40	
187	6	Sun	12 4 27	12	4	27	4 30 7 40	4 30 7 40	4 30 7 40	4 30 7 40	4 30 7 40	4 30 7 40	4 30 7 40	4 30 7 40	4 30 7 40	4 30 7 40	4 30 7 40	4 30 7 40	
188	7	Mon	12 4 36	12	4	36	4 30 7 39	4 30 7 39	4 30 7 39	4 30 7 39	4 30 7 39	4 30 7 39	4 30 7 39	4 30 7 39	4 30 7 39	4 30 7 39	4 30 7 39	4 30 7 39	
189	8	Tues	12 4 46	12	4	46	4 31 7 39	4 31 7 39	4 31 7 39	4 31 7 39	4 31 7 39	4 31 7 39	4 31 7 39	4 31 7 39	4 31 7 39	4 31 7 39	4 31 7 39	4 31 7 39	
190	9	Wed	12 4 55	12	4	55	4 32 7 38	4 32 7 38	4 32 7 38	4 32 7 38	4 32 7 38	4 32 7 38	4 32 7 38	4 32 7 38	4 32 7 38	4 32 7 38	4 32 7 38	4 32 7 38	
191	10	Thur	12 5 4	12	5	4	4 32 7 38	4 32 7 38	4 32 7 38	4 32 7 38	4 32 7 38	4 32 7 38	4 32 7 38	4 32 7 38	4 32 7 38	4 32 7 38	4 32 7 38	4 32 7 38	
192	11	Fri	12 5 12	12	5	12	4 33 7 37	4 33 7 37	4 33 7 37	4 33 7 37	4 33 7 37	4 33 7 37	4 33 7 37	4 33 7 37	4 33 7 37	4 33 7 37	4 33 7 37	4 33 7 37	
193	12	Sat	12 5 20	12	5	20	4 33 7 37	4 33 7 37	4 33 7 37	4 33 7 37	4 33 7 37	4 33 7 37	4 33 7 37	4 33 7 37	4 33 7 37	4 33 7 37	4 33 7 37	4 33 7 37	
194	13	Sun	12 5 27	12	5	27	4 34 7 37	4 34 7 37	4 34 7 37	4 34 7 37	4 34 7 37	4 34 7 37	4 34 7 37	4 34 7 37	4 34 7 37	4 34 7 37	4 34 7 37	4 34 7 37	
195	14	Mon	12 5 34	12	5	34	4 35 7 36	4 35 7 36	4 35 7 36	4 35 7 36	4 35 7 36	4 35 7 36	4 35 7 36	4 35 7 36	4 35 7 36	4 35 7 36	4 35 7 36	4 35 7 36	
196	15	Tues	12 5 41	12	5	41	4 35 7 36	4 35 7 36	4 35 7 36	4 35 7 36	4 35 7 36	4 35 7 36	4 35 7 36	4 35 7 36	4 35 7 36	4 35 7 36	4 35 7 36	4 35 7 36	
197	16	Wed	12 5 47	12	5	47	4 36 7 35	4 36 7 35	4 36 7 35	4 36 7 35	4 36 7 35	4 36 7 35	4 36 7 35	4 36 7 35	4 36 7 35	4 36 7 35	4 36 7 35	4 36 7 35	
198	17	Thur	12 5 52	12	5	52	4 37 7 35	4 37 7 35	4 37 7 35	4 37 7 35	4 37 7 35	4 37 7 35	4 37 7 35	4 37 7 35	4 37 7 35	4 37 7 35	4 37 7 35	4 37 7 35	
199	18	Fri	12 5 57	12	5	57	4 38 7 34	4 38 7 34	4 38 7 34	4 38 7 34	4 38 7 34	4 38 7 34	4 38 7 34	4 38 7 34	4 38 7 34	4 38 7 34	4 38 7 34	4 38 7 34	
200	19	Sat	12 6 1	12	6	1	4 38 7 34	4 38 7 34	4 38 7 34	4 38 7 34	4 38 7 34	4 38 7 34	4 38 7 34	4 38 7 34	4 38 7 34	4 38 7 34	4 38 7 34	4 38 7 34	
201	20	Sun	12 6 5	12	6	5	4 39 7 33	4 39 7 33	4 39 7 33	4 39 7 33	4 39 7 33	4 39 7 33	4 39 7 33	4 39 7 33	4 39 7 33	4 39 7 33	4 39 7 33	4 39 7 33	
202	21	Mon	12 6 9	12	6	9	4 40 7 32	4 40 7 32	4 40 7 32	4 40 7 32	4 40 7 32	4 40 7 32	4 40 7 32	4 40 7 32	4 40 7 32	4 40 7 32	4 40 7 32	4 40 7 32	
203	22	Tues	12 6 11	12	6	11	4 41 7 32	4 41 7 32	4 41 7 32	4 41 7 32	4 41 7 32	4 41 7 32	4 41 7 32	4 41 7 32	4 41 7 32	4 41 7 32	4 41 7 32	4 41 7 32	
204	23	Wed	12 6 14	12	6	14	4 42 7 31	4 42 7 31	4 42 7 31	4 42 7 31	4 42 7 31	4 42 7 31	4 42 7 31	4 42 7 31	4 42 7 31	4 42 7 31	4 42 7 31	4 42 7 31	
205	24	Thur	12 6 15	12	6	15	4 43 7 30	4 43 7 30	4 43 7 30	4 43 7 30	4 43 7 30	4 43 7 30	4 43 7 30	4 43 7 30	4 43 7 30	4 43 7 30	4 43 7 30	4 43 7 30	
206	25	Fri	12 6 16	12	6	16	4 43 7 29	4 43 7 29	4 43 7 29	4 43 7 29	4 43 7 29	4 43 7 29	4 43 7 29	4 43 7 29	4 43 7 29	4 43 7 29	4 43 7 29	4 43 7 29	
207	26	Sat	12 6 16	12	6	16	4 44 7 28	4 44 7 28	4 44 7 28	4 44 7 28	4 44 7 28	4 44 7 28	4 44 7 28	4 44 7 28	4 44 7 28	4 44 7 28	4 44 7 28	4 44 7 28	
208	27	Sun	12 6 16	12	6	16	4 45 7 27	4 45 7 27	4 45 7 27	4 45 7 27	4 45 7 27	4 45 7 27	4 45 7 27	4 45 7 27	4 45 7 27	4 45 7 27	4 45 7 27	4 45 7 27	
209	28	Mon	12 6 15	12	6	15	4 46 7 26	4 46 7 26	4 46 7 26	4 46 7 26	4 46 7 26	4 46 7 26	4 46 7 26	4 46 7 26	4 46 7 26	4 46 7 26	4 46 7 26	4 46 7 26	
210	29	Tues	12 6 14	12	6	14	4 47 7 25	4 47 7 25	4 47 7 25	4 47 7 25	4 47 7 25	4 47 7 25	4 47 7 25	4 47 7 25	4 47 7 25	4 47 7 25	4 47 7 25	4 47 7 25	
211	30	Wed	12 6 12	12	6	12	4 48 7 24	4 48 7 24	4 48 7 24	4 48 7 24	4 48 7 24	4 48 7 24	4 48 7 24	4 48 7 24	4 48 7 24	4 48 7 24	4 48 7 24	4 48 7 24	
212	31	Thur	12 6 9	12	6	9	4 49 7 23	4 49 7 23	4 49 7 23	4 49 7 23	4 49 7 23	4 49 7 23	4 49 7 23	4 49 7 23	4 49 7 23	4 49 7 23	4 49 7 23	4 49 7 23	

During the month of July, 1878, the New-York Life Insurance Company paid forty-nine death-claims, on the lives of 35 persons. The whole amount paid was \$166,542.76 an average of over \$4700 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$72,373.16, an average of but little over \$2000 per family. The gain to the families of the deceased was \$94,169.60, an average of nearly \$2700 each. For each \$100 paid to the Company, they received \$230.11.

MOON'S PHASES.		BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		CHICAGO.	
D.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
Full Moon,	3	4 54 Evening.	4 42 Evening.	4 30 Evening.	4 18 Evening.	3 48 Evening.	3 34 Evening.	3 24 Evening.	3 16 Evening.	3 8 Evening.	3 4 Evening.
Third Quarter,	11	4 10 Morning.	3 58 Morning.	3 46 Morning.	3 34 Morning.	3 24 Morning.	3 16 Morning.	3 8 Morning.	3 4 Morning.	3 4 Morning.	3 4 Morning.
New Moon,	19	4 22 Morning.	4 10 Morning.	3 58 Morning.	3 46 Morning.	3 36 Morning.	3 28 Morning.	3 20 Morning.	3 12 Morning.	3 16 Morning.	3 16 Morning.
First Quarter,	26	5 52 Morning.	5 40 Morning.	5 28 Morning.	5 16 Morning.	5 8 Morning.	4 46 Morning.	4 38 Morning.	4 30 Morning.	4 46 Morning.	4 46 Morning.

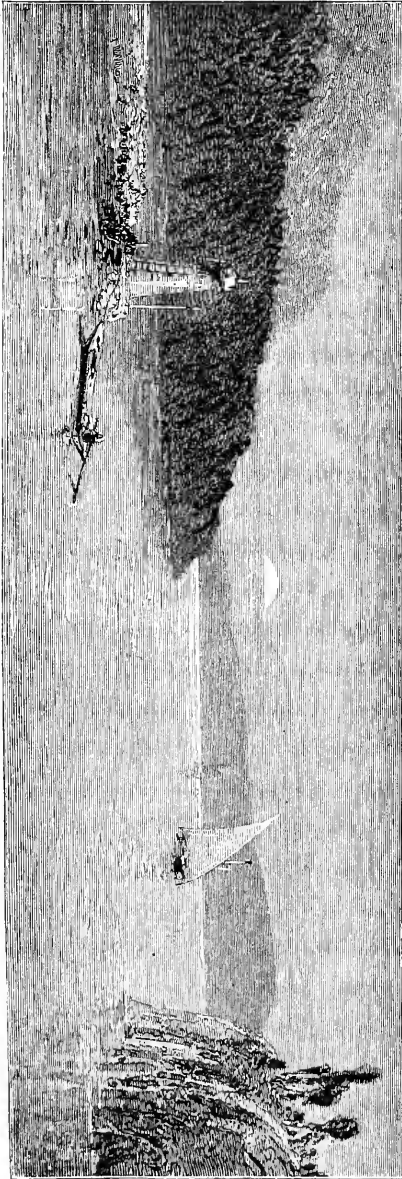


VIEW FROM FORT ADAMS, NEWPORT. [*Picturaque America.*]

[See Page 29.]

It is not what people eat, but what they digest, that makes them strong. It is not what they gain, but what they save, that makes them rich. It is not what they read, but what they remem-

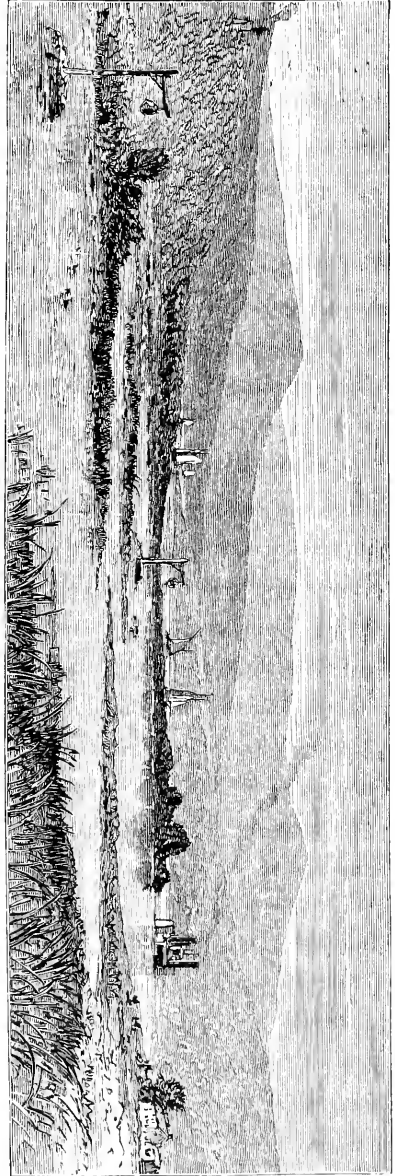
ber, that makes them learned. It is not what they profess, but what they practice, that makes them righteous. Gluttony, waste, heedlessness, hypocrisy — these are our dangers.



LAKE CHAMPLAIN, NEAR TICONDEROGA.

[Drawn by Harry Penn, for *Picturesque America*.]

[See Page 30.]



LAKE CHAMPLAIN, NEAR WHITEHALL.

WHERE is one social dishonor about which no one thinks it is worth while to say much in reprobation, but which does more harm than any other known to us—we mean the dishonor of

repeating conversations, opinions, circumstances, not made under promise of secrecy, but which a high sense of honor would treat as confidential, if, haply, a high sense of honor were the rule.

"FEARFULLY and wonderfully made" is the human body, and the human mind that controls it. No work of man was ever so delicately adjusted, or capable of such wondrous service; but, on the other hand, none is so liable to unforeseen disasters which no human skill or power can remedy. It is because family life, with its infinite possibilities of sorrow or of joy, is built upon a foundation that is constantly liable to be swept away, that life insurance is an absolute necessity to men who would make sure that their own death will not bring pecuniary embarrassment or actual poverty, as well as sorrow, upon their families.

HE is not rich that has much, but he that has enough. He is poor that covets more, and yet wants a heart to enjoy what he already has.

NEVER pronounce a man to be a willful niggard until you have seen the contents of his purse. The distribution should be in accordance with the receipts.

NOTHING is easier than fault-finding. No talent, no self-denial, no brains, no character, are required to set up in the grumbling business. But those who are moved by a genuine desire to do good have little time for murmuring or complaint.—Robert West.

A BOY undertook to torture a wasp by touching a lighted match to its body. The wasp applied its warm side to the boy's hand, and as it flew away it gave the boy these words of wisdom: "Never try to beat a man at his own game."

Ninth Month.

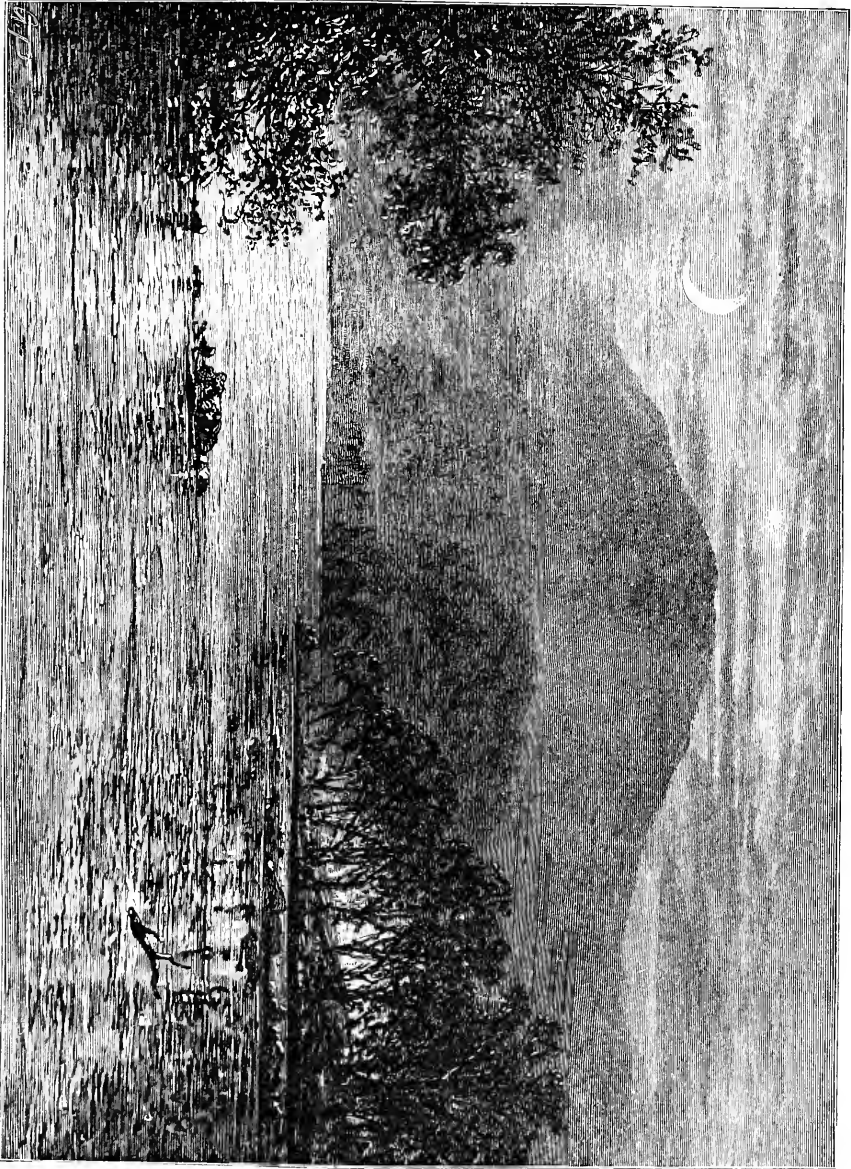
SEPTEMBER 1879.

Thirty Days.

AT WASHINGTON. Moon's Apogee, 6d. 11h. mo. Moon's Perigee, 18d. 8h. mo.				LIFE INSURANCE PHENOMENA FOR THE MOST HEALTH- FUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.				CALENDAR FOR BOSTON, NEW ENGLAND, N. Y. STATE, MICHIGAN, WISCONSIN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIR- GINIA, KENTUCKY MISSOURI AND CALIFORNIA.			
D. OF YR.	D. OF MO.	D. OF WK.	Sun at noon mark, Washington mean time.	Sun Rises	Sun Sets	Moon Rises	H. W. Boston	Sun Rises	Sun Sets	Moon Rises	H. W. N. Y.	Sun Rises	Sun Sets	Moon Rises	H. M.	H. M.	H. M.	H. M.	
244	1	Mon	H. M. S.	5 25	6 35	6 40	11 56	5 27	6 33	6 41	8 42	5 29	6 31	6 41					
245	2	Tues	11 59 54	5 26	6 33	7 2	cv. 30	5 28	6 31	7 3	9 16	5 30	6 29	7 5					
246	3	Wed	11 59 15	5 27	6 31	7 27	1 2	5 29	6 30	7 29	9 48	5 31	6 28	7 30					
247	4	Thur	11 58 56	5 28	6 30	7 49	1 36	5 30	6 28	7 53	10 22	5 32	6 26	7 57					
248	5	Fri	11 58 36	5 29	6 28	8 17	2 14	5 31	6 26	8 22	11 0	5 33	6 25	8 28					
249	6	Sat	11 58 16	5 30	6 26	8 50	2 56	5 32	6 25	8 56	11 42	5 33	6 23	9 2					
250	7	Sun	11 57 56	5 31	6 24	9 29	3 40	5 33	6 23	9 36	ev. 26	5 34	6 21	9 43					
251	8	Mon	11 57 35	5 33	6 23	10 16	4 31	5 34	6 21	10 23	1 17	5 35	6 20	10 31					
252	9	Tues	11 57 15	5 34	6 21	11 11	5 30	5 35	6 20	11 18	2 16	5 36	6 18	11 25					
253	10	Wed	11 56 54	5 35	6 19	morn	6 34	5 36	6 18	morn	3 20	5 37	6 16	morn					
254	11	Thur	11 56 34	5 36	6 17	0 13	7 37	5 37	6 16	0 19	4 23	5 38	6 15	0 25					
255	12	Fri	11 56 13	5 37	6 16	1 20	8 34	5 38	6 15	1 25	5 20	5 39	6 13	1 29					
256	13	Sat	11 55 52	5 38	6 14	2 29	9 30	5 39	6 13	2 33	6 16	5 40	6 11	2 37					
257	14	Sun	11 55 31	5 39	6 12	3 41	10 23	5 40	6 11	3 44	7 9	5 41	6 10	3 46					
258	15	Mon	11 55 10	5 40	6 10	sets	11 11	5 41	6 10	sets	7 57	5 42	6 8	sets					
259	16	Tues	11 54 49	5 41	6 8	6 0	11 55	5 42	6 8	6 2	8 41	5 43	6 6	6 4					
260	17	Wed	11 54 24	5 42	6 7	6 29	morn	5 43	6 6	6 31	9 21	5 44	6 4	6 35					
261	18	Thur	11 54 6	5 43	6 5	7 0	0 35	5 44	6 4	7 5	10 2	5 45	6 3	7 10					
262	19	Fri	11 53 45	5 44	6 3	7 38	1 16	5 45	6 3	7 44	10 52	5 46	6 1	7 50					
263	20	Sat	11 53 24	5 45	6 1	8 24	2 6	5 46	6 1	8 31	11 45	5 47	5 59	8 38					
264	21	Sun	11 53 3	5 46	6 0	9 20	2 59	5 47	5 59	9 27	morn	5 48	5 58	9 35					
265	22	Mon	11 52 42	5 47	5 58	10 24	3 58	5 48	5 58	10 31	0 44	5 49	5 56	10 38					
266	23	Tues	11 52 21	5 49	5 56	11 33	5 4	5 49	5 56	11 39	1 50	5 50	5 54	11 45					
267	24	Wed	11 52 1	5 50	5 54	morn	6 14	5 50	5 54	morn	3 0	5 51	5 53	morn					
268	25	Thur	11 51 40	5 51	5 53	0 44	7 20	5 51	5 53	0 49	4 6	5 51	5 51	0 53					
269	26	Fri	11 51 20	5 52	5 51	1 53	8 19	5 52	5 51	1 57	5 5	5 52	5 50	2 1					
270	27	Sat	11 50 59	5 53	5 49	3 1	9 11	5 53	5 49	3 3	5 57	5 53	5 48	3 6					
271	28	Sun	11 50 39	5 54	5 47	4 6	10 0	5 54	5 48	4 7	6 46	5 54	5 46	4 8					
272	29	Mon	11 50 19	5 55	5 45	rises	10 43	5 55	5 46	rises	7 29	5 55	5 45	rises					
273	30	Tues	11 50 0	5 56	5 44	5 28	11 23	5 56	5 44	5 31	8 9	5 55	5 44	5 33					

During the month of September, '78, the New-York Life Insurance Company paid 48 death-claims on the lives of 31 persons. The whole amount paid was \$143,747.06, an average of over \$4800 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$44,968.23, an average of a little less than \$1500 per family. The gain to the families of the deceased was, therefore, \$98,778.83, an average of over \$3000 each. For each \$100 paid to the Company, they received \$319.66.

MOON'S PHASES.		BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		CHICAGO.	
	D.	H. M.		H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
Third Quarter,	8	3 20	Evening.	3 8	Evening.	2 56	Evening.	2 44	Evening.	2 14	Evening.
New Moon,	16	1 13	Morning.	1 1	Morning.	0 49	Morning.	0 37	Morning.	0 7	Morning.
First Quarter,	22	4 36	Evening.	4 24	Evening.	4 12	Evening.	4 0	Evening.	3 30	Evening.
Full Moon,	30	4 33	Morning.	4 21	Morning.	4 9	Morning.	3 57	Morning.	3 27	Morning.



MOONLIGHT ON THE JUNIATA. [Drawn by Granville Perkins, for *Pictorial America*.]

[See Page 30.]

YOUR secret, kept to yourself, is safely anchored —told, it is afloat on the illimitable ocean of mutual confidences, and before you know where you are the world is made free of that which in most cases, perhaps, it is of vital importance to you to keep hidden.

“**I**t is strange,” said a young man, “that a poorly educated girl stands just as good a chance of marrying well as a scholarly one.”
 “Not at all strange,” replied a lady, “because the fact is that the young men are not sufficiently well educated to know the difference.”

LET it be admitted that the chances are in favor of a man's living; it is this very probability of life that life insurance converts into a large sum of money in case of death. The chances are that men will live to be old, but the certainty is that some will die young. There is a certain risk of death, as all men know, and what man with the heart of a man is willing, upon reflection, to permit his family to bear an unnecessary risk of poverty?

IT was very careless leaving the parrot in the parlor on Sunday evening, but she never thought anything about it until Monday morning, when he aroused the whole house by making a smacking noise and crying, "Darling Susie; darling Susie." He kept it up all day, too, and the old folks are much interested in the case.

ADVERSITY exasperates fools, dejects cowards, draws out the faculties of the wise, puts the modest woman to the necessity of trying her skill, awes the opulent, and makes the idle industrious. Much may be said in favor of adversity, but the worst of it is, it has no friends.

"DOCTOR," said an old lady to her family physician, "kin ye tell me how it is that some folks is born dumb?" "Why, hem! certainly, madam," replied the doctor. "It is owing to the fact that they come into the world without the power of speech!" "La me!" remarked the old lady, "now just see what it is to have a physical eddication. I've axed my old man more nor a hundred times that same thing, and all that I could ever get out of him was just this, 'Kase they is.'"

Tenth Month.

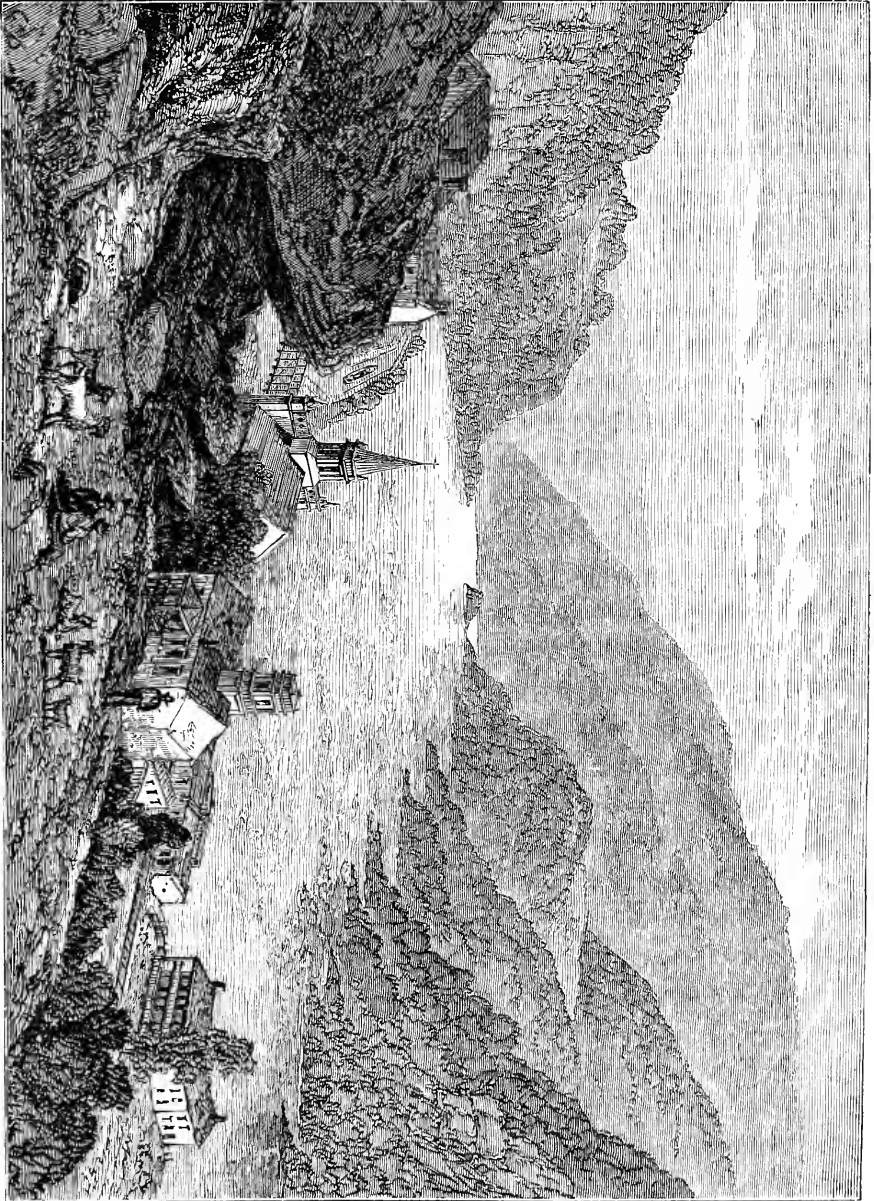
OCTOBER 1879.

Thirty-one Days.

AT WASHINGTON.				LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.				CALENDAR FOR BOSTON, NEW ENGLAND, N. Y. STATE, MICHIGAN, WISCONSIN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI AND CALIFORNIA.			
D. OF YR.	D. OF MO.	D. OF WK.	Sun at Noon mark, when high or mean time.	Sun Rises	Sun Sets.	Moon Rises	H. W. Boston	Sun Rises	Sun Sets.	Moon Rises	H. W. N. Y.	Sun Rises	Sun Sets.	Moon Rises	Sun Rises	Sun Sets.	Moon Rises		
274	1	Wed	H. M. S.	5 57	5 42	5 52	ev. 1	5 57	5 43	5 56	8 46	5 56	5 43	6 0					
275	2	Thur	H. M. S.	5 58	5 40	6 19	0 33	5 58	5 41	6 24	9 19	5 57	5 42	6 29					
276	3	Fri	H. M. S.	6 00	5 39	6 51	1 7	5 59	5 39	6 56	9 53	5 58	5 40	7 2					
277	4	Sat	H. M. S.	6 01	5 37	7 28	1 46	6 0	5 38	7 34	10 32	5 59	5 39	7 41					
278	5	Sun	H. M. S.	6 02	5 35	8 11	2 29	6 1	5 36	8 18	11 15	6 0	5 37	8 25					
279	6	Mon	H. M. S.	6 03	5 33	9 2	3 15	6 2	5 34	9 9	ev. 1	6 1	5 35	9 16					
280	7	Tues	H. M. S.	6 04	5 32	10 0	4 4	6 3	5 33	10 6	0 50	6 2	5 34	10 13					
281	8	Wed	H. M. S.	6 05	5 30	11 3	4 59	6 4	5 31	11 9	1 45	6 3	5 33	11 14					
282	9	Thur	H. M. S.	6 06	5 28	morn	5 59	6 5	5 30	morn	2 45	6 4	5 31	morn					
283	10	Fri	H. M. S.	6 07	5 27	0 9	7 0	6 6	5 28	0 14	3 46	6 5	5 29	0 18					
284	11	Sat	H. M. S.	6 08	5 25	1 18	7 57	6 7	5 26	1 22	4 43	6 6	5 28	1 25					
285	12	Sun	H. M. S.	6 09	5 24	2 29	8 52	6 8	5 25	2 31	5 38	6 7	5 26	2 33					
286	13	Mon	H. M. S.	6 11	5 22	3 42	9 46	6 9	5 23	3 43	6 32	6 8	5 25	3 43					
287	14	Tues	H. M. S.	6 12	5 20	4 58	10 39	6 10	5 22	4 57	7 25	6 9	5 23	4 56					
288	15	Wed	H. M. S.	6 13	5 19	sets	11 30	6 12	5 20	sets	8 16	6 10	5 22	sets					
289	16	Thur	H. M. S.	6 14	5 17	5 33	morn	6 13	5 19	5 58	9 3	6 11	5 21	5 43					
290	17	Fri	H. M. S.	6 16	5 15	6 17	0 17	6 14	5 16	6 23	9 49	6 12	5 19	6 30					
291	18	Sat	H. M. S.	6 17	5 14	7 11	1 3	6 15	5 17	7 19	10 43	6 13	5 18	7 25					
292	19	Sun	H. M. S.	6 18	5 12	8 14	1 57	6 16	5 14	8 21	11 39	6 14	5 16	8 28					
293	20	Mon	H. M. S.	6 19	5 11	9 24	2 53	6 17	5 13	9 30	morn	6 15	5 15	9 37					
294	21	Tues	H. M. S.	6 20	5 9	10 35	3 54	6 18	5 11	10 40	0 37	6 16	5 14	10 46					
295	22	Wed	H. M. S.	6 21	5 8	11 46	4 59	6 19	5 10	11 50	1 30	6 17	5 12	11 54					
296	23	Thur	H. M. S.	6 23	5 6	morn	5 54	6 20	5 9	morn	2 37	6 18	5 11	morn					
297	24	Fri	H. M. S.	6 24	5 5	0 53	6 52	6 21	5 7	0 56	3 38	6 19	5 10	0 59					
298	25	Sat	H. M. S.	6 25	5 3	1 59	7 45	6 23	5 6	2 0	4 31	6 20	5 8	2 2					
299	26	Sun	H. M. S.	6 26	5 2	3 2	8 33	6 24	5 4	3 3	5 19	6 21	5 7	3 3					
300	27	Mon	H. M. S.	6 28	5 0	4 5	9 20	6 25	5 3	4 4	6 6	6 22	5 6	4 3					
301	28	Tues	H. M. S.	6 29	4 59	5 7	10 5	6 26	5 2	5 5	6 51	6 23	5 5	5 2					
302	29	Wed	H. M. S.	6 30	4 58	rises	10 48	6 27	5 0	rises	7 34	6 24	5 3	rises					
303	30	Thur	H. M. S.	6 31	4 56	4 52	11 30	6 28	4 59	4 58	8 10	6 25	5 1	5 3					
304	31	Fri	H. M. S.	6 33	4 55	5 27	ev. 8	6 30	4 58	5 34	8 54	6 26	5 1	5 40					

During the first 9 months of 1878, the New-York Life Insurance Company paid 395 death-claims on the lives of 324 persons. The whole amount paid was \$1,256,805.82, an average of over \$3800 to each family. The premium paid on these policies, less the dividends returned by the Company, amounted to \$457,350.54, an average of a little more than \$1400 per family. The gain to the families of the deceased was, therefore, \$799,455.28, an average of over \$2400 each. For each \$100 paid to the Company, they received \$274.58.

MOON'S PHASES.	BOSTON.	NEW-YORK.	WASHINGTON.	CHARLESTON.	CHICAGO.
Third Quarter,	D. 8	H. M. 8 59 Morning.	H. M. 8 47 Morning.	H. M. 8 35 Morning.	H. M. 7 53 Morning.
New Moon,	15	10 25 Morning.	10 13 Morning.	10 1 Morning.	9 19 Morning.
First Quarter,	22	1 35 Morning.	1 23 Morning.	1 11 Morning.	0 29 Morning.
Full Moon,	29	9 25 Evening.	9 13 Evening.	9 1 Evening.	8 19 Evening.



HARPER'S FERRY FROM JEFFERSON ROCK. [Drawn by Granville Perkins, for *Picturesque America*.] [See Page 31.]

FLOQUENCE is the child of knowledge. When a mind is full, like a wholesome river, it is also clear. Confusion and obscurity are much oftener the results of ignorance than of inef-

ficiency. Few are the men who cannot express their meaning if they have real knowledge of a subject, and a fervent desire to make it known. These, with skill, make the orator.

THE true philosophy of life is so to live as to have nothing to regret as regards our own actions—to be able to say at last, "Knowing what I did, and believing as I did, I do not see how I could have acted more wisely than I did." A man may believe he will live to care for his family, but, unless he is a fatalist, he believes just as firmly that he runs a certain risk of dying within a few years. Of ten thousand healthy men, at any age, and in good health, quite a large number will die during the next ten years. It is better that all insure than that those who die leave families in distress. It is better for each to insure than to run the risk of leaving his family to suffer. The money a life policy would cost will, in nine cases out of ten, be used for something which will be of infinitely less value, in case of an early death.

CARMENTS that have one rent in them are subject to be torn on every nail, and glasses that are once cracked are soon broken; such is man's good name once tainted with just reproach.

DOCTOR, my daughter seems to be going blind, and she's just getting ready for her wedding, too! Oh, dear, what is to be done?" "Let her go right on with the wedding, madam, by all means. If anything can open her eyes, marriage will."

IT was simply an informal affair," wrote the editor, of a little strawberry party at a neighbor's house. "It was simply an infernal affair," read the compositor, and that editor will never get any more invitations from that quarter.

Eleventh Month.

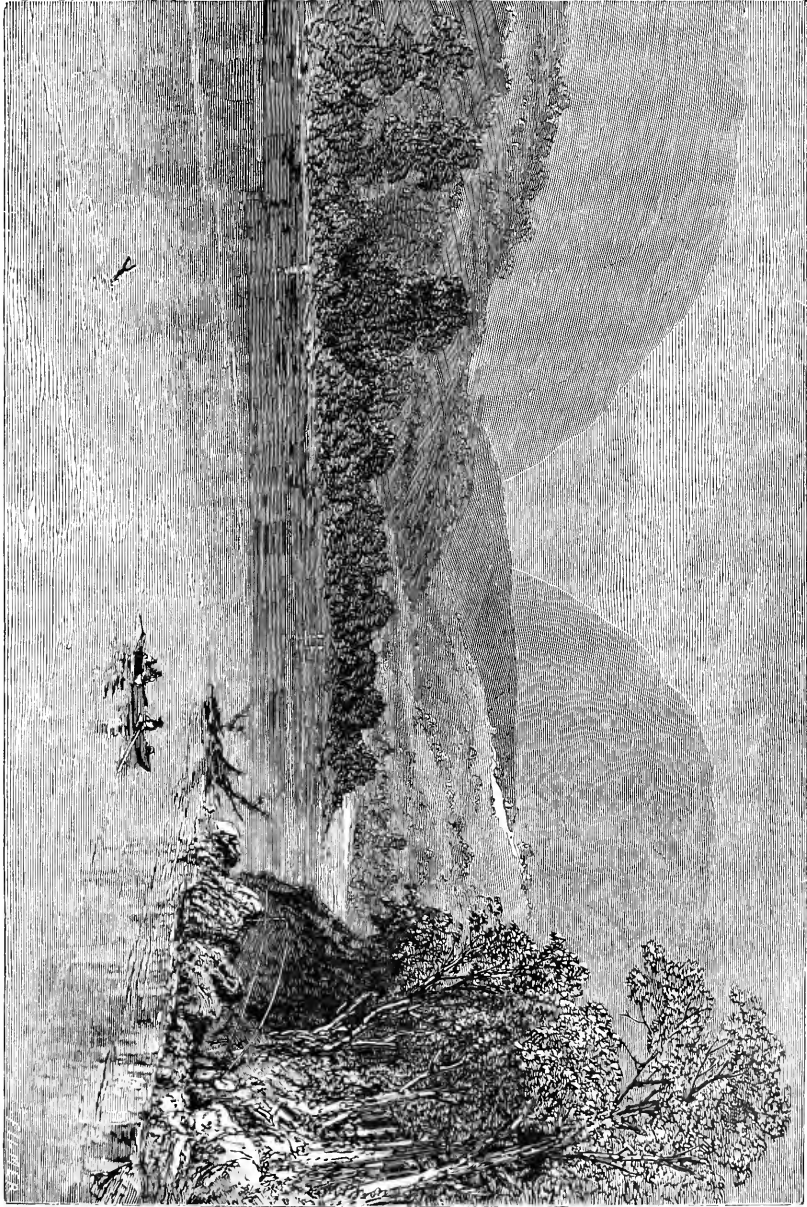
NOVEMBER 1879.

Thirty Days.

AT WASHINGTON. Moon's Perigee, 13d. 11h. eve. Moon's Apogee, 27d. 3h. eve.				LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.				CALENDAR FOR BOSTON, NEW ENGLAND, N. Y. STATE, MICHIGAN, WISCONSIN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY MISSOURI AND CALIFORNIA.			
D. OF YR.	D. OF MO.	D. OF WK.	Sun at noon mark, when high or near time.	Sun Rises	Sun Sets.	Moon Rises	H. W. Boston	Sun Rises	Sun Sets.	Moon Rises	H. W. N. Y.	Sun Rises	Sun Sets.	Moon Rises.	Sun Rises	Sun Sets.	Moon Rises.		
305	1	Sat	H. M. S.																
306	2	Sun	11 43 42	6 34	4 54	6 10	0 44	6 31	4 57	6 16	9 30	6 28	5 0	6 22					
307	3	Mon	11 43 41	6 35	4 52	6 57	1 24	6 32	4 56	7 4	10 10	6 29	4 59	7 11					
308	4	Tues	11 43 40	6 36	4 51	7 47	2 7	6 33	4 54	7 59	10 53	6 30	4 58	8 6					
309	5	Wed	11 43 41	6 37	4 50	8 53	2 52	6 34	4 53	8 58	11 38	6 31	4 57	9 4					
310	6	Thur	11 43 43	6 39	4 49	9 56	3 38	6 35	4 52	10 1	ev. 24	6 32	4 55	10 6					
311	7	Fri	11 43 45	6 40	4 48	11 2	4 28	6 37	4 51	11 6	1 14	6 33	4 53	11 10					
312	8	Sat	11 43 52	6 41	4 46	morn	5 21	6 38	4 50	morn	2 6	6 34	4 52	11 10					
313	9	Sun	11 43 57	6 43	4 45	0 10	6 17	6 39	4 49	0 12	3 4	6 35	4 52	0 16					
314	10	Mon	11 44 3	6 44	4 44	1 19	7 16	6 40	4 48	1 20	4 2	6 36	4 51	1 22					
315	11	Tues	11 44 9	6 45	4 43	2 31	8 12	6 41	4 47	2 31	4 58	6 37	4 50	2 32					
316	12	Wed	11 44 17	6 46	4 42	3 46	9 10	6 42	4 46	3 44	5 56	6 39	4 50	3 43					
317	13	Thur	11 44 25	6 48	4 41	5 4	10 9	6 44	4 45	5 1	6 55	6 40	4 49	4 54					
318	14	Fri	11 44 35	6 50	4 40	sets	11 9	6 45	4 44	sets	7 55	6 41	4 48	sets					
319	15	Sat	11 44 45	6 51	4 39	4 55	morn	6 46	4 43	5 1	8 51	6 42	4 47	5 8					
320	16	Sun	11 44 55	6 53	4 38	5 56	0 5	6 47	4 42	6 3	9 39	6 43	4 47	6 10					
321	17	Mon	11 45 7	6 54	4 37	7 4	0 53	6 48	4 41	7 12	10 33	6 44	4 46	7 19					
322	18	Tues	11 45 20	6 55	4 37	8 19	1 47	6 50	4 41	8 25	11 27	6 45	4 45	8 31					
323	19	Wed	11 45 33	6 56	4 35	9 33	2 41	6 51	4 40	9 37	morn	6 47	4 44	9 41					
324	20	Thur	11 45 47	6 57	4 34	10 44	3 32	6 52	4 39	10 46	0 18	6 48	4 44	10 50					
325	21	Fri	11 46 2	6 58	4 34	11 51	4 24	6 53	4 39	11 53	1 10	6 49	4 43	11 55					
326	22	Sat	11 46 18	7 0	4 33	0 56	6 9	6 55	4 38	0 56	2 55	6 51	4 42	0 57					
327	23	Sun	11 46 34	7 1	4 32	1 58	7 1	6 56	4 37	1 57	3 47	6 52	4 41	1 57					
328	24	Mon	11 46 52	7 2	4 31	3 0	7 51	6 58	4 36	2 58	4 37	6 53	4 41	2 56					
329	25	Tues	11 47 10	7 3	4 30	4 1	8 38	6 59	4 36	3 59	5 24	6 54	4 41	3 55					
330	26	Wed	11 47 29	7 4	4 30	5 3	9 26	7 0	4 35	4 59	7 12	6 55	4 40	4 55					
331	27	Thur	11 47 48	7 5	4 30	6 4	10 16	7 1	4 35	5 59	8 2	6 56	4 40	5 50					
332	28	Fri	11 48 8	7 7	4 29	rises	11 4	7 2	4 35	rises	7 50	6 57	4 39	7 50					
333	29	Sat	11 48 29	7 9	4 29	4 54	11 43	7 3	4 34	5 1	8 34	6 58	4 39	5 8					
334	30	Sun	11 48 51	7 10	4 29	5 47	ev. 27	7 4	4 34	5 54	9 13	6 59	4 39	6 1					

During the year ending Jan. 1, 1878, the New-York Life Insurance Company paid 569 death-claims on the lives of 456 persons. The whole amount paid was \$1,638,128, an average of over \$3500 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$537,887, an average of a little less than \$1200 per family. The gain to the families of the deceased was, therefore, \$1,100,241, an average of over \$2400 each. For each \$100 paid to the Company, they received \$304.36.

MOON'S PHASES.		BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		CHICAGO.	
	D.	H. M.		H. M.		H. M.		H. M.		H. M.	
Third Quarter,	7	1 11	Morning.	0 59	Morning.	0 47	Morning.	0 35	Morning.	0 5	Morning.
New Moon,	13	7 55	Evening.	7 43	Evening.	7 31	Evening.	7 19	Evening.	6 49	Evening.
First Quarter,	20	2 5	Evening.	1 53	Evening.	1 41	Evening.	1 29	Evening.	0 59	Evening.
Full Moon,	28	4 13	Evening.	4 1	Evening.	3 49	Evening.	3 27	Evening.	2 27	Evening.



DISTANT VIEW OF DELAWARE WATER-GAP. [Drawn by Granville Perkins, for *Picturesque America*.]

[See Page 31.]

BE thyself blameless of what thou rebukest.
He that cleanses a blot with blotted fingers
makes a greater blot.—*Quarles*.

BOOKS are but white paper, unless men spend
in action the wisdom they get from thought.
—*Butwer*.

PLEASE look over the rate-tables, published on another page, and see how much—or how little rather—it would cost you every year to carry an insurance policy of \$1,000. Then look at what the resources of your family would be in case of your death, and consider whether or not they would need something of the sort. Then look over your expenditures and consider whether paying for it would not be easier for you than getting along without the proceeds of it would be for them. Then look around on your family and consider whether the consciousness of having thus provided for them would not sweeten every day's toil, and make your heart lighter with every going down of the sun. Then consider that you can obtain life insurance *only* when health is good and an early death *seems* unlikely. Having thus considered, ACT.

LONG labor in the temperance reform has convinced me that the most effectual place to promote it is *at home*. There is the spot where the mischief too often is done. There is the spot to enact a "prohibitory law." Let it be written upon the walls of every house—*Wherever there is a boy, there should never be a bottle.*—Rev. Theodore L. Cuyler.

TEACHER, with reading class: Boy (reading)—"And as she sailed down the river—" Teacher—"Why are ships called she?" Boy—"Because they need men to manage them."

"I SAY, Jim," said one friend to another, on meeting, "I hear our friend A has been in speculation heavily. Has he made anything?" "Yes," said Jim, "he has made an assignment."

Twelfth Month.

DECEMBER 1879.

Thirty-one Days.

AT WASHINGTON, Moon's Perigee, 12d. 11h. mo. Moon's Apogee, 24d. 10h. ev.

LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.

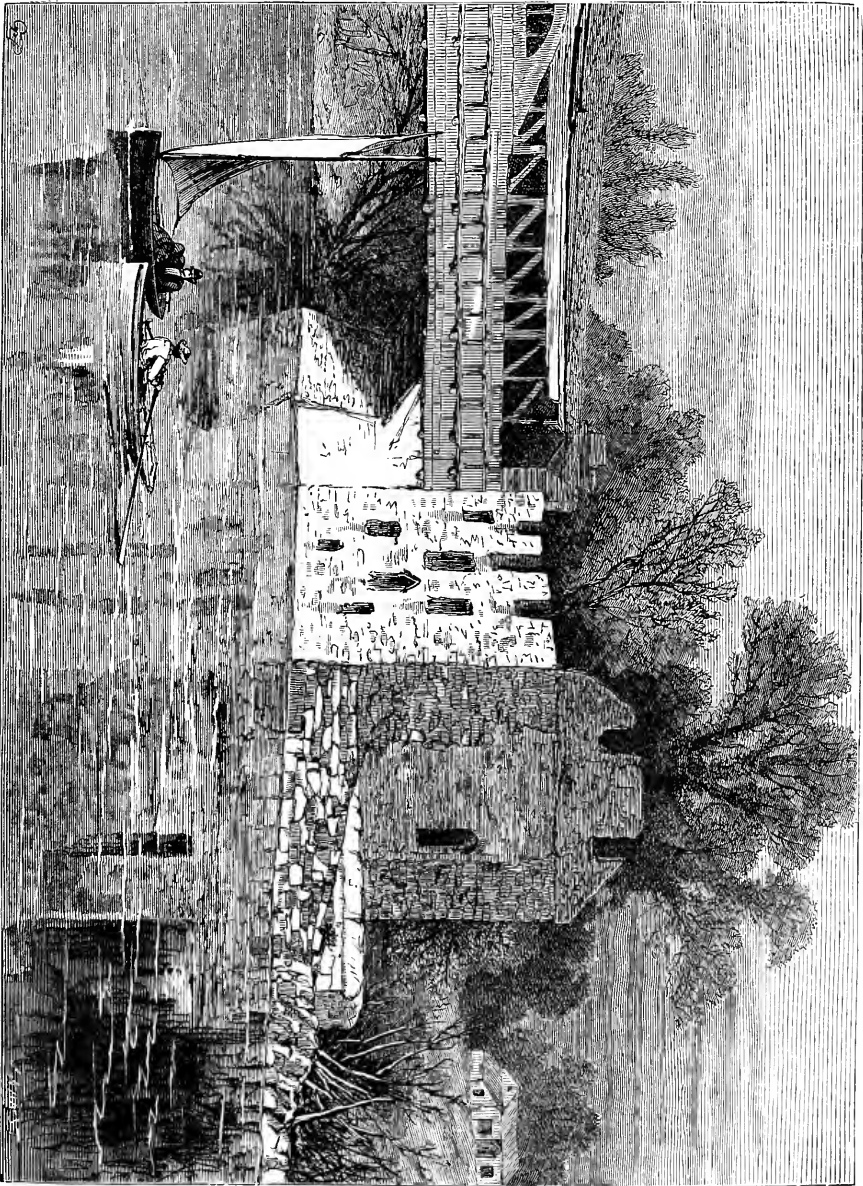
CALENDAR FOR BOSTON, NEW ENGLAND N. Y. STATE, MICHIGAN, WISCONSIN, IOWA, AND OREGON.

CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.

CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY MISSOURI AND CALIFORNIA.

D. OF YR.	D. OF MO.	D. OF WK.	Sun at noon markt in mean time.		LIFE INSURANCE PHENOMENA				CALENDAR FOR BOSTON, NEW ENGLAND				CALENDAR FOR N. Y. CITY, PHILADELPH.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY MISSOURI AND CALIFORNIA.											
			H. M.	S.	Sun Rises	Sun Sets	Moon Rises	H. W. Boston	Sun Rises	Sun Sets	Moon Rises	H. W. N. Y.	Sun Rises	Sun Sets	Moon Rises	Sun Rises	Sun Sets	Moon Rises										
335	1	Mon	11	49	13	The Insurance	7	10	4	29	6	46	1	5	7	5	4	33	6	52	9	51	7	0	4	39	6	59
336	2	Tues	11	49	36	Probabilities are,	7	11	4	28	7	49	1	46	7	6	4	33	7	54	10	32	7	1	4	38	7	59
337	3	Wed	11	49	59	at the time this	7	12	4	28	8	53	2	29	7	7	4	33	8	57	11	15	7	2	4	38	9	1
338	4	Thur	11	50	23	page goes to press,	7	13	4	28	9	59	3	11	7	8	4	33	10	11	57	7	3	4	38	10	5	
339	5	Fri	11	50	48	that during the	7	14	4	28	11	5	35	56	7	9	4	33	11	7	ev. 42	7	4	4	38	11	9	
340	6	Sat	11	51	13	thirty-four years	7	15	4	27	morn	4	43	7	10	4	33	morn	1	29	7	5	4	38	morn			
341	7	Mon	11	51	39	ending with Dec.,	7	16	4	27	0	14	53	7	11	4	33	0	14	2	23	7	6	4	38	0	14	
342	8	Tues	11	52	6	'78, the New-York	7	17	4	27	1	24	6	37	7	12	4	33	1	23	3	23	7	7	4	38	1	22
343	9	Wed	11	52	32	Life Insurance Co.	7	18	4	27	2	38	7	38	7	13	4	33	2	36	4	24	7	7	4	38	2	33
344	10	Thur	11	53	0	will have issued	7	19	4	27	3	55	8	42	7	14	4	33	3	51	5	28	7	8	4	38	3	48
345	11	Fri	11	53	27	One Hundred and	7	20	4	27	5	14	9	48	7	14	4	33	5	9	6	34	7	9	4	38	5	4
346	12	Sat	11	53	56	Thirty-Four Thousand	7	20	4	28	sets	10	55	7	15	4	33	sets	7	41	7	10	4	38	sets			
347	13	Mon	11	54	24	and Policies; that	7	21	4	28	4	39	11	54	7	16	4	33	4	45	8	40	7	10	4	38	4	53
348	14	Tues	11	54	53	it will have received	7	22	4	28	5	53	9	66	7	17	4	33	5	58	9	29	7	11	4	38	6	5
349	15	Wed	11	55	22	Seventy-Eight	7	23	4	28	7	9	0	43	7	17	4	34	7	14	10	17	7	12	4	39	7	20
350	16	Thur	11	55	51	Million Dollars in	7	24	4	29	8	24	1	31	7	18	4	34	8	28	11	5	7	13	4	39	8	24
351	17	Fri	11	56	21	Premiums, returned	7	24	4	29	9	36	2	19	7	19	4	34	9	38	11	50	7	13	4	40	9	41
352	18	Sat	11	56	50	to policy-holders	7	25	4	29	10	43	3	4	7	19	4	35	10	44	morn	7	14	4	40	10	45	
353	19	Mon	11	57	20	and their families	7	25	4	30	11	48	3	48	7	20	4	35	11	47	0	34	7	14	4	40	11	48
354	20	Tues	11	57	50	Forty Five Millions,	7	26	4	30	morn	4	33	7	20	4	35	morn	1	19	1	19	7	15	4	41	morn	
355	21	Wed	11	58	20	and will then	7	26	4	30	0	51	5	21	7	21	4	36	0	49	2	7	15	4	41	0	48	
356	22	Thur	11	58	50	hold in trust for	7	27	4	31	1	53	6	16	7	21	4	36	1	50	3	0	16	4	42	1	47	
357	23	Fri	11	59	20	them Thirty-Six	7	27	4	32	2	55	7	7	22	4	37	2	51	3	53	7	16	4	42	2	48	
358	24	Sat	11	59	50	Millions. The Insurance	7	28	4	32	3	56	8	0	7	22	4	38	3	51	4	46	7	17	4	43	3	47
359	25	Mon	12	0	20	Barometer	7	28	4	33	4	56	8	56	7	23	4	38	4	51	5	38	7	17	4	44	4	45
360	26	Tues	12	0	49	will be rising, the	7	29	4	33	5	53	9	42	7	23	4	39	5	47	6	32	7	18	4	44	5	41
361	27	Wed	12	1	19	sky clear, the wind	7	29	4	34	rises	10	37	7	23	4	39	rises	7	24	7	18	4	44	5	45	rises	
362	28	Thur	12	1	48	fresh, and the New	7	29	4	35	4	39	11	17	7	24	4	40	4	45	8	13	7	18	4	46	5	41
363	29	Fri	12	2	18	York Life the favorite	7	29	4	36	5	41	ev. 9	7	24	4	41	5	46	8	55	7	19	4	46	5	52	
364	30	Sat	12	2	47	Company.	7	30	4	36	6	46	0	46	7	24	4	42	6	50	9	32	7	19	4	47	6	54
365	31	Mon	12	3	15		7	30	4	37	7	51	1	23	7	24	4	43	7	55	10	9	7	19	4	48	7	58

MOON'S PHASES.		BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		CHICAGO.	
D.	H. M.	H. M.		H. M.		H. M.		H. M.		H. M.	
Third Quarter,	6	2 59	Evening.	2 47	Evening.	2 35	Evening.	2 23	Evening.	1 53	Evening.
New Moon,	13	6 20	Morning.	6 8	Morning.	5 56	Morning.	5 45	Morning.	5 15	Morning.
First Quarter,	20	6 31	Morning.	6 19	Morning.	6 7	Morning.	5 55	Morning.	5 25	Morning.
Full Moon,	28	11 31	Morning.	11 19	Morning.	11 7	Morning.	10 55	Morning.	10 25	Morning.



A RELIC OF THE REVOLUTION. [Drawn by Granville Perkins, for *Picturesque America*.]

[See Page 34.]

CHEMISTS tell us that a single grain of the substance called iodine will impart color to seven thousand times its weight of water. It is so in higher things—one companion, one book, one habit, may affect the whole of life and character.

WRITERS on toxicology state that one ounce of the kernels of peach pits contains about one grain of pure prussic acid, and this quantity, it is well known, is sufficient to kill any adult person. Of course, less would kill a child.

Illustrations for the Year.

*

[Through the courtesy of Messrs. D. Appleton & Co., of this city, we are enabled to present readers of the ALMANAC for 1870 illustrations of a very superior character. They will not follow the beaten track of calendar pictures, in which December must be frigid and June must be gay, but they will be all the fresher for that, and will, we trust, awaken an interest, not only in the localities they represent, but also in that department of art in which they stand so deservedly high.]

The "Abbott House," Providence.

[Page 5.]

THE people of Providence take a deep interest in everything connected with the life of Roger Williams, and as he is said to have held his prayer-meetings in the "Abbott House," that structure is well known to the residents, and is an object of interest to the visitor. The house is of wood, is over two hundred years old, and is the only structure immediately connected with the memory of Williams. The society of the First Baptist Church was formed by him, but the present church edifice was not built until 1774-'75. The bell which originally hung in its tower bore an inscription which sets forth the spirit in which Williams made and conducted his settlement at Providence.

"For freedom of conscience the town was first planted; Persuasion not force was used by the people. This church is the eldest and has not recanted, Enjoying and granting bell, temple and steeple."

Williams was banished from Massachusetts late in 1635, and after passing the winter with the Indians, formed a settlement and called it "Providence" in remembrance of the protection he had enjoyed and as a token of the faith in which he labored.

"The Downs," and "The Sand-Drift."

[Page 7.]

DOWNs are primarily banks of sand, the word corresponding in derivation to the word *dune*, which is still used of sand-hills made by the wind or sea. The distinction generally made, seems to be that *downs* are sand-hills and plains which have become more or less covered with verdure. Long Island, from the eastern extremity of which these sketches were taken, is little more than an immense sand-bank, with more or less "drift" lodged

upon it. In some places, as the "sand-drift" shows, the sand is enlarging its area, while in others the waves are slowly undermining and wearing away its shores. The fine white sand, such as is here represented, is a formidable thing to face on a windy day, for it drifts almost as freely as snow, and cuts like hail. The downs as here pictured form the extremity of the south fork of the island, upon the point of which is situated Montauk Light-house. They are held by an association of individuals in common, who use them for pasturage.

Clear Creek Cañon, Colorado.

[Page 9.]

THE Pacific Railways have made easily accessible some of the wildest, most fantastic, and most sublime scenery in the world. The various branches of these roads in Colorado bring the tourist within easy distance of the highest peaks (Long's, Gray's and Pike's) of the Rocky Mountains, and carry him through some of its most picturesque cañons. Clear Creek Cañon, of which we give an illustration, is of the class called "box" cañon,—a closely imprisoned ravine, with sheer or overarching cliffs which sometimes quite shut out the sun. The railroad passes through it between Denver and Idaho Springs. One branch of Clear Creek runs through Idaho Springs and another through Georgetown, the latter, a town of 3,500 inhabitants, and the highest in the world, having an altitude of 8,412 feet above the sea. These two towns are equidistant from the Chicago Lakes, in the neighborhood of which Bierstadt found the inspiration for his famous picture, "Storm in the Rocky Mountains." Small lakes are found here at an elevation of ten or twelve thousand feet, fed by melting snows from the mountains, upon which

a thin ice forms at night, yet along the margin of which delicate flowers spring. A general absence of fresh verdure, and the parched and thirsty aspect of the valleys is, however, the chief complaint of the tourist.

A Crevasse on the Mississippi.

[Page 11.]

THE contrast between the scenery of the Rocky Mountains and that of the Lower Mississippi is about as violent as can be imagined, but the waters that flow through Clear Creek Cañon have a share in causing the crevasse thousands of miles away. The Arkansas River and the South Fork of the Platte drain the eastern slope of the Rocky Mountains in Colorado, and the snows of Pike's and Long's and Gray's Peaks find their way to the sea through the great river that drains the center of the continent. Much of lower Louisiana has been formed by the silt of the river which, left to itself, would overflow vast areas of cultivated land. To prevent this, extensive levees have been built, but the river bed keeps slowly filling up with mud, which raises the level of the water until it is often several feet above that of the surrounding country. Then if the levee gives way, as it often does, large tracts of country are flooded. Many precautions are taken to guard against such disasters, and to check them when they become imminent,—bells are rung, the news is carried inland by fleet horsemen, piles are driven, boats sunk in the channel,—but the waters are nevertheless often irresistible. One compensation for these overflows is the silt deposited, which, like the annual overflowings of the Nile, enriches the land. Where the banks are naturally high the land continually washes away at the bends, while the points opposite increase by the deposit of alluvium. Thus both the channel and the banks are constantly changing.

View from Neversink Highlands.

[Page 13.]

THESE hills, which Nature has made "beautiful for situation" and Art has adorned without destroying their picturesque, form the northern boundary of the Shrewsbury River which flows into the lower bay of New-York harbor at Sandy

Hook. The river is separated from the ocean for a considerable distance from its mouth only by a narrow strip of sandy beach which terminates in the Hook, and which is not of sufficient elevation to prevent an unbroken view of the Atlantic from the Highlands. Upon this tongue of sand the Southern Railroad of New Jersey is built from Sandy Hook. The Shrewsbury River finally widens and separates into the South and West branches, the latter of which is called the Neversink. Passengers from Sandy Hook westward either by rail or by boat, have a continuous view of the Highlands for miles, and their leafy heights crowned with lighthouse, church and villa, are the last objects to fade from the sight of the traveler when he puts to sea and the first to greet his eager eyes upon his homeward voyage. Shrewsbury River is famous for its oyster-beds, and many of the scenes of Cooper's "Water Witch" are laid among the Neversink hills and the adjacent waters.

The Hay-Field.

[Page 15.]

ONE can no more resist the genial influence of such a scene as this than he can resist sunshine. The joyous abandon of the young maidens for whom as yet life has no carking cares, the father in the distance tossing the youngster who can just toddle to the field, and the bright sunshine falling over all like a benediction—what could be more beautiful? Mr. Foster is peculiarly happy in depicting rural scenes and scenery, and if he does not love children he certainly loves to draw them, for they figure conspicuously in many of his finest works. His pictures seem to be painted for the landscapes which he has a happy faculty of choosing, and then he puts so much of life and joyousness in the human figures that the result is a perfect jewel in a perfect setting.

View from Fort Adams, Newport.

[Page 17.]

FORT ADAMS, the principal defense of Newport harbor, is second in size among our coast defenses only to Fortress Monroe. It commands a fine view of the harbor and adjacent city, and is a favorite place of resort for the multitudes who seek rest and recreation at this most famous of

American watering-places. Its parade-ground contains eleven acres, and a broad drive-way surrounds the whole work. Newport harbor is one of the finest in the world, and before the Revolution it was second in importance, as a port of entry for foreign commerce, to but one on the continent. It was held by the British during most of that long struggle and its commerce never recovered from the blow. It still retains relics of the colonial days in the old residences of its former merchant princes, the Jewish Synagogue built in 1762, Trinity Church, fifty years older, with its organ presented by Bishop Berkeley, and the Old Mill, built nobody knows when.

Views of Lake Champlain.

[Page 19.]

LAKE CHAMPLAIN is the largest of the numerous lakes with which northern and central New-York abounds. It is of interest to note the peculiar shape of many of them, not less than a dozen being very long in proportion to their width, and all of them having a north and south direction, the outlets being at the northern ends. Lake Champlain is one hundred and twenty-six miles long and only thirteen wide at the widest point. Our first illustration is taken near Whitehall where the shores are low and swampy. In most places elevated table-lands stretch away, to the Green Mountains in Vermont and to the Adirondacks in New-York. Only once do the shores rise abruptly in cliffs,—and that just north of Burlington where the lake is wider than usual. The lake was named by Samuel Champlain, the French commander at Quebec, who discovered it in 1609. Lying between Canada and the settlements on the Atlantic coast its waters soon became a highway, and its shores the scene of sanguinary conflicts. Fort Ticonderoga was built by the French in 1755; four years after it was captured by the English. It was then enlarged, Crown Point was built, and the two were maintained at great expense until the French power in Canada was finally broken. At the outbreak of the Revolution they were still garrisoned, and their capture by the Americans made Ethan Allen famous and gave Washington valuable military supplies. Several battles were afterward

fought for their possession, but after Burgoyne's surrender they fell into decay. In August, 1776, an American fleet under Arnold was completely destroyed on the lake. In September, 1813, the tables were turned, this time a British fleet being destroyed by the Americans under Macdonough. On the same day the British army was defeated near Plattsburg. Since that time the waters of the lake have witnessed carnivals of pleasure but none of blood, and no armies have compassed the cities upon its shores, save those who have been attracted thither by the beauties which have made Champlain and George the pearls among American lakes.

Moonlight on the Juniata.

[Page 21.]

OF that backbone of the Atlantic States which extends from the Arcadian Mountains to the sources of the Alabama River, Pennsylvania gets a large and a rich portion. Here the mountains are divided into two parallel ridges, and in the valley between these, itself much broken by spurs and lesser chains, flows the "blue Juniata." Its sources are at various and widely separated points in the western chain, and its general course, after uniting its tributaries near Huntington, is, with many windings, a little south of eastward, until it flows into the Susquehanna at Duncannon. Between these two points it is followed by the Pennsylvania Railroad and by a canal, the latter following the southern branch from Huntington, and the former the northern nearly to Altoona. The scenery is mountainous for almost the entire length of the river, occasionally broken by stretches of graceful upland. Above Perryville, near which our sketch is taken, the river makes a zigzag course, so regular as to resemble a rail fence, and the course so frequently broken that eight bends are visible from a single point. Not far away its banks are precipitous mountain walls, unbroken save by occasional ravines on one side; while still farther up, at the "narrows," the river is compressed between overhanging crags which for miles shut out the sun. Below Perryville, the river is dotted with islands which are covered to the water's edge with trees and vines and flowers. The clearness of its waters except in

spring-time has caused poets to sing of it as the "blue Juniata," and its waters can be traced for some distance after entering the Susquehanna.

Harper's Ferry from Jefferson Rock.

[Page 23.]

HARPER'S FERRY is well worthy of a visit as well for the rugged beauty of its natural scenery as for its historical associations. Here the Potomac, coming from the north-west, and the Shenandoah, coming from the south-west, unite in the deep gorge formed by the overhanging rocks of Maryland Heights and the less precipitous, but nearly as lofty, summits of Loudon. Bolivar Heights, about the base and sides of which the town was built, occupy the tongue of land that thrusts itself between the rivers, as if to forbid the bans as long as possible. It is from these that our view is taken. The Potomac lies before us, Maryland Heights being on the left, and Loudon on the right. The Potomac really flows into the Shenandoah, if we consider direction merely, as the waters of the two unite just below the bridge of the Baltimore and Ohio Railroad, a single section of which is here in view. We have spoken of the town in the past tense, for, like Ilium of old, Harper's Ferry *was*, but is no more, a place of commercial or industrial importance. John Brown's raid was the beginning of its sorrows, and war filled up the bitter cup. Jefferson, whom tradition has associated with the rock in our illustration, greatly admired the scenery of the place and wrote an enthusiastic description of it. While few of us perhaps would agree with him that to view it is "worth a voyage across the Atlantic," yet whoever wanders about the summit of Maryland Heights in search of soul-stirring views will not be disappointed.

Distant View of Delaware Water-Gap.

[Page 25.]

LIKE the chasm through which the Potomac flows at Harper's Ferry, the still deeper gorge of the Delaware Water-Gap offers abundant opportunity for speculation as to how a water-way was hewn through such mighty barriers. Here the mountains rise on either side of the river to a height of about seventeen hundred

feet. The sides are rocky and precipitous, presenting many obstacles to the climber, but offering great advantages to the geological student. The railroad skirts the river at the foot of Mount Minsi, on the western bank, while two hundred feet above, facing the frowning masses of Tammany's rocky sides, stands a hotel. The vicinity abounds in delightful scenery, silvery cascades, secluded ravines, and, upon the very summit of Tammany, a lovely lake. All the surrounding region was once a favorite haunt of the Indians. Some of their burial-places are still shown, and rude weapons, trinkets, and vessels of clay are frequently found. Mount Minsi is named from the Indians who called the country north of the Gap, Minisink, and Mount Tammany commemorates the chief of chiefs who made the covenant with William Penn at Shackamaxon. They lived on friendly terms with the whites until 1737, when the latter overreached them in the purchase of land, and so incurred their lasting enmity.

A Relic of the Revolution.

[Page 27.]

THE Middle States are rich in patriotic associations, and the Delaware and the Brandywine are highly favored among rivers. The former will always be associated with the victory at Trenton, while the latter has given its name to the first engagement participated in by the young, the gifted, and the chivalrous Lafayette. It is upon the banks of this stream, just above Wilmington that the ruined walls, delineated in our illustration, stand. Tradition declares, not only that the mill was in operation during the Revolutionary war, but that it ground corn for the heroes who suffered at Valley Forge. Farther up the river are numerous cotton mills and powder factories, while the scenery along its banks is of that quiet, romantic sort which gives rest to the weary and peace to the troubled. One of the rural industries of the region is the cultivation, gathering and peeling of willow-branches, which are used in the manufacture of gunpowder, willow charcoal being of a superior quality. The branches are worth five or six dollars per cord green, and two more if peeled, and the cultivators have their "bees" for peeling, as farmers once did for husking corn.

Postal Information.

Domestic Postage.

TO ANY point within the United States, or the Dominion of Canada:

Letters, or any matter so inclosed that it cannot be examined without injury to the wrapper, three cents for each half ounce or fraction thereof. Drop-letters, at offices having carriers, two cents per half ounce or fraction thereof; at offices without carriers, one cent. All packages containing written information are rated at letter postage. A letter packet must not weigh over four pounds. At least three cents must be paid on a letter packet (if to Canada it must be fully prepaid); if more is due and not paid it will be collected on delivery. A letter will be returned to the writer free if a request to do so is placed on the outside of the envelope. Letters sent to the wrong place will be forwarded free at the request of the person to whom they are addressed. To register a packet, whether letter or otherwise, prepay it fully and add ten cents in stamps and your name and address; this will secure the return of a receipt for it. Manuscripts, except for books, are charged letter rates.

All letters remaining uncalled for thirty days in a post-office, after being advertised, are sent to the Dead-Letter Office, with the following exceptions: 1. Letters bearing a request to return to the writer if not called for within a specified time, and letters bearing the name and address on the outside. Such letters are not advertised, and are not sent to the Dead-Letter Office, but are returned direct to the writers. The use of "request" envelopes is recommended by the post-office authorities. 2. Mail matter addressed to initials will be sent to the Dead-Letter Office, unless a street address or box number is given.

Postal-Cards.—There must be nothing whatever attached to a postal-card, except that the address may be pasted on, nor anything written or printed on the face except the address. Anything the sender desires may be written or printed on the back, provided it is not scurrilous or indecent. Postal-cards are not returned to

the senders, nor advertised, nor sent to the Dead-Letter Office. If not called for in sixty days they are burned. Any ordinary printed business card may be sent through the mails, if a one-cent stamp is attached, provided it contains no written matter except the address, which, with the stamp, should occupy one side. If a one-cent postage stamp is added, postal-cards will be sent to Newfoundland, any European country and Egypt; *via* "direct mail," to Bermuda, Cuba, Jamaica and Porto Rico; "direct mail *via* San Francisco," to Japan; "*via* British mail," to British possessions on the West coast of Africa.

Circulars, unsealed, one cent each.

Printed matter, one cent for each two ounces.—Almanacs, printed books, calendars, catalogues, hand-bills, magazines (when not sent to regular subscribers), maps, printed music, newspapers (when not sent to regular subscribers), occasional publications, pamphlets, posters, proof-sheets (corrected or uncorrected), prospectuses, regular publications designed primarily for advertising purposes, or for free circulation, or for circulation at nominal rates.

Merchandise, one cent per ounce.—Blank books, blank cards, book manuscript passing between authors and publishers, card boards and other flexible material, chromo-lithographs, circulars in bulk, engravings, envelopes, flexible patterns, heliotypes, letter envelopes, letter paper, lithographs, merchandise, models, ornamented paper, postal-cards in bulk and not addressed, photographic views on paper, printed blanks, printed cards, sample cards, samples (of ores, metals, minerals and merchandise), seeds, cuttings, bulbs, roots, scions, stereoscopic views. Price lists must *not* accompany samples except at letter rates. Samples to Canada, New Brunswick and Nova Scotia, ten cents for eight ounces, which is the limit of weight. No other merchandise carried.

No postal packet may exceed four pounds in weight, except books, documents printed by order of Congress and documents from the Executive Departments of

the government. All printed matter and merchandise must be fully prepaid. All except letter packets must be so wrapped that their contents can be *thoroughly* examined without cutting or injuring the wrapper or cord (a sealed envelope with notched corners is not considered a proper wrapper), and no signs or marks of any kind may be made on the wrapper or its contents except the address and the following: Business cards may be printed or pasted (if printed) on wrappers. Samples may be numbered to correspond with similar marks in catalogues, invoices or letters. Typographical errors in circulars, etc., may be corrected in writing, and an author may add to a proof-sheet matter, if for the purpose of completing the article. A circular may contain a written address inside, but nothing else. A simple mark may be made to call attention to an article in printed matter. Any packet may contain the name and address of the sender, with the word "From" prefixed, and the number and names of the articles inclosed may be written on the outside.

Liquids, poisons, explosives, etc.,—anything liable to injure the mail-bags, their contents, or employés of the department, —if discovered, will be thrown away.

Stamps cut from stamped envelopes or newspaper wrappers are not good, but if the whole envelope is presented, and the postmaster satisfied that it has not been used it will be redeemed in stamps.

Printed matter, merchandise and other third-class matter will not be forwarded from the office where it is addressed, unless the postage is paid anew; and a request to return such packages written thereon subjects the matter to letter postage.

To inclose any written matter in printed matter subjects the person mailing the same to a fine of five dollars unless the person receiving the package pays double letter postage on the same. If articles upon which different rates of postage are charged are inclosed in the same package, postage must be paid at the highest rate.

Post-Office Money-Order fees, on any other post-office in the United States, are as follows: For orders not exceeding fifteen dollars, ten cents; from fifteen to thirty dollars, fifteen cents; from thirty to forty, twenty cents; from forty to fifty, twenty-five cents. On post-offices in Canada and Newfoundland, the fees are: For ten dol-

lars or less, twenty cents; from ten to twenty dollars, forty cents; from twenty to thirty, sixty cents; from thirty to forty, eighty cents; from forty to fifty, one dollar. Money-orders are considered perfectly safe, and are sometimes more convenient than bank drafts, as the holder is not usually required to be identified. He must be able to say from whom and from where the order comes. The payee of an order may request payment to be made to another person, but only one such indorsment is allowed. If a money-order is lost, a certificate must be obtained from both the issuing and paying postmaster that it has not been and will not be paid, when the Department at Washington will issue another on application. Money sent through the mail, even though the letter be registered, is at the risk of the sender, except where there is a special agreement to the contrary with the person to whom it is sent.

The mailing of any letter or circular concerning lotteries, gift concerts, or similar enterprises offering prizes; and the mailing, or receiving through the mail, of any indecent publication, or any article designed for any immoral use, or any notice giving information as to the procuring of such articles,—are punishable by either fine or imprisonment, or by both.

Foreign Postage.

TO MEXICO, direct by sea, letters ten cents, papers one cent for each two ounces or fraction, and one cent additional for each paper; land *route*, letters three cents, papers one cent each, general third-class matter *via* St. Thomas, three cents for every two ounces or fraction thereof. To Brazil, letters ten cents, papers four cents; third-class matter, four cents for two ounces. Argentine Confederation, British mail, letters fifteen cents, papers four cents; third-class matter, four cents for two ounces. Bolivia, British mail *via* Colon, letters seventeen cents, papers four cents; third-class matter, ten cents for four ounces. Nicaragua (eastern ports of), letters thirteen cents, papers four cents. Panama, *via* St. Thomas, letters thirteen cents, papers four cents; third-class matter, six cents for four ounces. Peru, letters seventeen cents, papers four cents; third-class matter, ten cents for four

ounces. Salvador, *via* St. Thomas, letters thirteen cents, papers six cents; third-class matter, three cents for two ounces. Trinidad, letters ten cents, papers, four cents; third-class matter, four cents for two ounces. Venezuela, *via* St. Thomas, letters thirteen cents, papers six cents; third-class matter, three cents for two ounces.

To all European countries, Algeria, the Azores, Balearic Islands, Bermuda, Canary Islands, Aspinwall (direct mail), Bay Islands (Honduras, direct mail from New Orleans), Bermuda (direct mail), United States of Colombia (direct mail), Costa Rica (western ports, direct mail), Cuba, Danish Colonies in West Indies (direct mail *via* St. Thomas), Egypt, Fiji Islands (*via* San Francisco, and Sidney, New South Wales), Hayti (direct mail), Jamaica (direct mail), Japan (direct mail *via* San Francisco), Navassa (direct mail), Newfoundland, Nicaragua (western ports, British mail *via* Colon), Panama (direct mail), Persia (German mail, by other routes than Persian Gulf, in which case it is double), Porto Rico (direct mail), Shanghai (direct *via* San Francisco), Tripolis and Tunis (Italian mail), and West Indies, letters five cents, papers two cents; other printed matter and samples of merchandise, two cents for each two ounces or fraction thereof, except to the following places: United States of Colombia (six cents for four ounces *via* St. Thomas), Bay Islands (*via* St. Thomas to British ports of Honduras, six cents for four ounces, others three cents for two ounces), Fiji Islands, Hayti (*via* St. Thomas, three cents for two ounces), Nassau, Nicaragua (*via* St. Thomas, three cents for two ounces).

To Australia *via* San Francisco, letters five cents, papers two cents (except Victoria, New South Wales, and Queensland, to which by same mail the rates are, letters twelve cents, papers two cents); third-class matter, British mail *via* Southampton, five (*via* Brindisi, eight) cents for two ounces. Hong-Kong and Chinese ports of Canton, Swatow, Amoy, Foochow, Kiung-Chow, Ningpo and Hankow, letters ten cents, papers four cents; third-class matter, four cents for two ounces. Peking, Tien-Tsin, Kalgan and Ourga, *via* German and Russian mails, same rates as to Russia; to other parts of China, including Formosa, *via* Hong-Kong, same as to Hong-Kong; British India (Italian mail),

letters ten cents, papers four cents; third-class matter, four cents for two ounces. Siam (*via* San Francisco), same for letters and single papers; third-class matter, eight cents for four ounces. Hawaiian Kingdom, letters six cents, papers one cent, other printed matter four cents for four ounces.

These are the rates for letter packets not exceeding one-half ounce, and in most cases for each newspaper not weighing over four ounces; the same rate being added for each additional four ounces where the weight is more, and for each paper where it is less. The *route* paid for should be placed in the left hand upper corner of the packet.

The maximum weight of a foreign postal packet is, for patterns of merchandise, eight and three-fourths ounces; for other articles, except letters, two pounds and three ounces. Foreign postal packets must contain no article subject to customs duties (except books, upon which the duty must be paid), and no gold or silver coin.

Prepay *all* postage, not only because in some cases the package will not be forwarded unless prepaid, but because it is a shabby thing to require a correspondent to pay your postage. Write the address *very plainly* and *fully*. Be sure you give the name of the *post-office*, and unless the place is a large city give the county. In writing a letter always begin as you wish the answer directed, and sign your full name. If people only knew how much trouble and loss would be saved by following these directions, they would do it, we feel sure. Remember there are many post-offices of the same name, therefore always give the State. Put the stamp on the right-hand upper corner, and be sure that it adheres firmly.

The fees for money-orders on Great Britain and Ireland, Italy, and Switzerland are as follows: not over ten dollars, twenty-five cents; from ten to twenty dollars, fifty cents; from twenty to thirty dollars, seventy-five cents; from thirty to forty dollars, one dollar; from forty to fifty dollars, one dollar and twenty-five cents. On Germany, not over five dollars, fifteen cents; all others as above. Orders can be obtained on various other European countries *via* Switzerland, subject to the rates of the Swiss Post-Office Department.

We do not give the rates for publishers, as they deal personally with the Post-Office authorities.

Shooting Laws.

*

WE have undertaken to give a summary of those laws only which are general in their nature, omitting most of the local laws. We have abridged the language of the statute, and it should be remembered that having game in possession, during the prohibited season, except where otherwise indicated, is the same in the eye of the law as killing; that being in the open air with the implements of hunting is equivalent to hunting; and, generally, that one must avoid the appearance of evil if he would be held guiltless. The various penalties are not mentioned, as law-abiding citizens will only wish to know the law to obey it; and others let the unknown stand for something terrible.

Vermont.—It is forbidden—

To catch or kill woodcock between March 1st and August 1st, ruffed grouse (partridge) between March 1st and September 1st, wild goose or duck between May 1st and September 1st; to catch or kill any of the birds above named by snare or trap, or destroy their eggs at any time except on one's own premises during the season as above; to hunt or shoot on Sunday; to kill elk between January 1st and September 1st; to catch or kill mink, beaver, fisher, or otter between April 1st and November 1st; to kill wild deer before September 1, 1880; to catch or kill upon the premises of another, at any time, any insectivorous or song bird, or to disturb the nest or eggs of the same; to hunt or fish upon the grounds of another where the same is forbidden by the owner or occupant, or to disturb notice forbidding the same. Dogs pursuing deer before September 1, 1880, may be shot in the act.

Ohio.—It is forbidden—

To catch, kill, pursue or poison, or to enter another's premises for that purpose, or to disturb houses of, musk-rat, mink or otter, between April 15th and February 15th following; to catch or kill or disturb the nest or eggs of any insectivorous or song bird; to catch or kill quail or prairie-chicken between January 1st and November 1st, or wild turkey between January 15th and November 1st, or ruffed grouse or pheasant, or blue-winged teal between January 1st and September 1st, or any wild duck between April 1st and September 1st, or woodcock between January 1st and July 4th; to catch quail or Virginia partridge by snare or trap, or to shoot game-birds with other than shoulder-gun; to discharge fire-arms upon lawn, orchard, etc., of another, within gun-shot of dwelling-house; to kill wild deer except between September 20th and November 1st following; to disturb wild pigeon on its nesting-grounds or discharge fire-arms within a half mile of same; to hunt upon inclosed land of another, the same being forbidden, or to injure notice forbidding same; to pursue rabbits upon another's premises with ferrets. It is forbidden to kill upon the days mentioned, except in the first and last cases.

Massachusetts.—It is forbidden—

To catch or kill woodcock, ruffed grouse (partridge) between January 1st and September 1st, or quail between January 1st and November 1st, or wood or summer duck, black duck, or teal, between April 15th and September 1st, or Bartramian sandpiper (upland or field plover) between January 1st and July 15th; to catch or kill at any time undomesticated birds not named above, except birds of prey, crows, crow-blackbirds, herons, bitterns, pigeons, jays, rail, Wilson's snipe, wild geese, plover, sandpiper, marsh, beach, or shore birds and fresh water and sea-fowl not named above; to disturb the nest or eggs of undomesticated birds except those of crows and birds of prey; to catch or kill any game-bird except pigeons by snare or trap, or to hunt wild fowl with artificial light, battery or pivot-gun; to catch or kill wild deer before December 1, 1880, or thereafter between December 1st and October 1st following; to kill gray squirrel, hare or rabbit between March 1st and October 1st; to kill pinnated grouse (prairie-chicken) except on one's own grounds and grouse placed thereon by owner, at any time.

New-York.—It is forbidden—

To kill or chase moose or deer except between September 1st and December 1st; to sell or have in possession fresh meat of same except during last four months of the year; to kill a fawn while in its spotted coat; to set trap or other artificial device for deer or moose; to pursue deer with dogs; to kill deer in Suffolk County before June 14, 1883; to kill wild duck, goose or brant between May 1st and September 1st; to kill same at any time between sunset and daylight, or to take by any device except gun fired from the shoulder; to shoot at same from boat propelled by steam or sails, or boats attached thereto; to use any floating battery or machine for purpose of killing wild fowl, or use any decoy or bough-house more than twenty rods from the shore, except in waters of Long Island, Lake Ontario and River St. Lawrence; to kill woodcock between January 1st and August 1st (on Long Island between January 1st and July 3d); to kill black or gray squirrel between February 1st and August 1st (except in St. Lawrence and Franklin counties); to kill quail between January 1st and November 1st; to kill rabbit or hare between March 1st and November 1st, or to hunt with ferrets at any time (except in nurseries or orchards by owners thereof); to kill ruffed grouse (partridge), or pinnated grouse (prairie-chicken) between January 1st and September 1st (in Suffolk County between January 1st and October 1st), or take, except by shooting, the above, or spruce grouse (Canada partridge), or quail at any time; to kill eagle, woodpecker, night-hawk, sparrow, yellow-bird, wren, martin, oriole, bobolink, or other song-bird at any time; to kill robin, brown thrasher, meadow-lark or starling, between January 1st and August 1st (in Kings, Queens,

Putnam and Suffolk counties, between January 1st and October 1st, except meadow-lark; to destroy or rob nest of any wild bird; to disturb wild pigeon on its nesting-ground; to shoot, hunt, trap or cage on Sunday; to trespass upon lands for purpose of shooting or fishing after due notice forbidding same by owner or occupant. Prairie-chicken and quail may be had in possession between January 1st and March 1st, and partridge between January 1st and February 1st, if the same were killed within the period allowed by law, or in any locality where their killing was lawful. Robins may be killed on one's own premises, if destroying fruit, and non-game birds for study or for mounting.

New Hampshire.—It is forbidden—

To kill mink, otter, beaver, sable or fisher, between April 1st and October 15th, or musk-rat between May 1st and October 1st, or hare between March 1st and October 1st; to expose poison for the destruction of animals; to catch or kill insectivorous or song birds, unless they are doing damage on one's own premises; to kill woodcock between February 1st and July 4th, or plover, yellow-legs, sandpipers, or rail, between February 1st and August 1st, or ruffed grouse, partridge, or quail, between February 1st and September 1st, except partridges doing damage to fruit-trees or on cultivated lands; to catch grouse, partridge or quail with trap or snare, except on one's own grounds; to catch or kill deer between January 1st and August 1st; to destroy birds on lands where the owner or occupant has forbidden the same; to disturb the nests, eggs or young of insectivorous, song and game birds. The prohibitions respecting insectivorous and song birds do not apply to professional taxidermists, nor to persons collecting specimens for an educational institution.

Rhode Island.—It is forbidden—

To kill woodcock between January 1st and July 4th, or ruffed grouse between February 1st and September 1st, or quail between January 1st and October 15th, or Bartram's sandpiper or grass plover between April 1st and August 1st, or dusky or black duck between March 1st and September 1st, or any wood or summer duck between March 1st and September 1st, or blue or green-winged teal between March 1st and September 1st; to catch quail or partridge with trap or snare, or shoot any water-fowl with battery, swivel or punt gun, except on one's own land and for one's own use, during the lawful season; between February 1st and September 1st to shoot or kill on the grounds of another, without permission from the owner or occupant, any bird, or to catch or kill any bird except game-birds and water-fowl, or to destroy the nests or eggs of any bird, or to catch or kill, except on one's own land, any bird except game-birds and birds of prey; to catch or kill wild pigeon with snare or trap between January 1st and August 10th; to catch or kill rabbit or hare between February 1st and September 1st, or to hunt the same at any time with ferret or weasel. Fresh-water ducks, except those mentioned above, all sea-ducks, geese, crows, kingfishers, crow-blackbirds, herons, bitterns, plover (except as above), cow-blackbirds, curlew, rail, sandpipers, snipe and birds of prey, except

fish-hawks or ospreys, may be killed at any time. The killing of wild birds not mentioned, and the destruction of their nests or eggs, are prohibited.

New Jersey.—It is forbidden—

To kill deer except between October 15th and December 1st, or gray, black, or fox squirrel between January 1st and July 1st, or hare or rabbit between January 1st and November 1st; to take wild duck, brant, or goose, except with shoulder-gun; to kill upland or grass plover between January 1st and August 1st, or woodcock between January 1st and July 4th, or quail or Virginia partridge between January 1st and November 1st, or ruffed grouse or pheasant between January 1st and November 1st, or pinated grouse or prairie chicken, or wild turkey, prior to November 1, 1880, and after that date prairie-chicken between January 1st and November 1st, or rail-bird between December 1st and September 1st following, or reed-bird between December 1st and August 15th following; to kill at any time any insectivorous or song bird, or disturb the eggs of any wild bird, unless predatory or destructive of game or insectivorous birds; to disturb wild pigeon on its nesting-ground or discharge fire-arms within one-fourth of a mile of the same; to take by trap or snare of any kind, except for scientific purposes or for preserving alive over the winter, any deer, partridge, quail, pheasant, grouse, snipe, reed or rail bird; to kill summer or wood duck between January 1st and September 1st. Pheasant and quail may be sold during the five days next following the time in which they may be killed, and at other times if killed where the killing was lawful. Non-residents must comply with the by-laws of the Game Protection Societies.

Maryland.—It is forbidden—

To shoot at water-fowl "bedded in flocks" on feeding or roosting grounds from boat or float; to shoot water-fowl from blind farther than one hundred yards from shore, or from boat without permission of owner of adjoining lands; to shoot or catch partridge between January 15th and October 20th, or woodcock between February 1st and June 10th, or pheasant between February 1st and August 12th. Special laws for shooting water-fowl from boats within waters of Chesapeake Bay lying between line drawn from Turkey Point Light-house westward to point half a mile north of Spesutic Island, thence westward, within half a mile of island and mainland, to Oakington, and line drawn eastward from Point Concord Light-house to Carpenter's Point: It is forbidden to shoot wild fowl between April 1st and November 1st, or between half an hour after sunset and one hour before sunrise, at any season; to shoot wild fowl from boat or float within half a mile from any shore in Harford, or Cecil county; or with any other than shoulder-gun, or on other days than Monday, Wednesday and Friday, prior to January 1st in any shooting season, or on other days than Monday, Wednesday, Friday and Saturday after January 1st; to shoot from sink-boat or sneak-boat, unless the same be licensed, or to be on the waters as aforesaid with such boats at times when shooting is unlawful. Every county except Carroll, Cecil, Harford and Howard, has special shooting-laws.

Maine.—It is forbidden—

To kill moose until after October 1, 1880, or thereafter between January 1st and October 1st; to hunt moose, deer or caribou with dogs at any time; to kill deer or caribou between January 1st and October 1st; to destroy in any way mink, beaver, sable, otter or fisher between May 1st and October 1st; to kill wood-duck, dusky or black duck, or any sea-duck or plover between May 1st and September 1st; to kill ruffed grouse (partridge), woodcock, quail, pinnated grouse (prairie-chicken), between January 1st and September 1st; to kill or catch birds above named by any other method than with ordinary sporting fire-arms; to kill insectivorous birds, except hawks and crows; to disturb nests, eggs, or unfledged young of birds, except hawks, crows and owls, unless for preserving as specimens, or rearing. Shooting duck on the sea-coast is not prohibited.

Pennsylvania.—It is forbidden—

To kill elk or wild deer except between October 1st and December 16th; to kill a fawn when in its spotted coat; to pursue elk or deer with dogs, or to kill the same in the water if driven there by dogs; to kill gray, black, or fox squirrel between January 1st (Pike County, December 15th) and September 1st; or hare or rabbit between January 1st (Pike County, December 15th) and October 15th; to kill or catch wild duck or goose with any device other than shoulder-gun; to kill wild turkey between January 1st and October 15th; to kill any wild fowl between May 15th and September 1st; to kill upland or grass plover between January 1st and July 15th, or woodcock between January 1st (Pike County, December 15th) and July 4th, or quail (Virginia partridge) between January 1st (Pike County, December 1st) and October 15th; or ruffed grouse (pheasant) or pinnated grouse (prairie-chicken) between January 1st and October 1st (Pike County, December 15th and September 15th); to hunt pheasants or pinnated grouse during the night; to kill rail or reed bird except in September, October and November; to catch or kill at any time any insectivorous or song bird, except for scientific purposes; to disturb the nest of any wild bird except those destructive to insectivorous or game birds; to disturb wild pigeon on nesting-ground, or discharge fire-arms near the same; to catch pigeon with net during nesting season, or without a license from county treasurer; to kill or take wild turkey, pheasant, quail, woodcock, rail-bird or prairie-chicken with trap or net or torch-light (in Pike County, deer, squirrel and rabbit also), except quail between December 20th and February 1st following, for preservation or propagation, and with written consent of owner of land; to hunt, or shoot, or fish on Sunday. Prairie-chicken, pheasant, quail and woodcock may be had in possession fifteen days after the period for lawful killing, and persons may kill animals or birds found destroying grain, fruit or vegetables on their own premises. Hunting rabbits with ferrets is forbidden. In Pike County, wood or summer duck may be killed only between October 1st and January 1st; and game may be had in possession ninety days after the period for lawful killing, and deer may not be killed until after October 1, 1881.

West Virginia.—It is forbidden—

To catch or kill any insectivorous or song bird at any time; to catch or kill quail or Virginia partridge between January 1st and October 15th, or ruffed grouse (pheasant), pinnated grouse (prairie-chicken), blue-winged teal, mallard or wood-duck, or any wild duck, wild goose or brant, between February 1st and September 1st; to catch quail with snare or net; to use any other than shoulder-gun, or to use push or sneak boat in hunting wild-fowl; to disturb the eggs of birds protected by law; to discharge fire-arms within gunshot of the dwelling-house of another; to kill deer between January 15th and July 15th, except in park; to run deer with dogs, unless the deer be wounded; to hunt or fish within another's grounds without permission; to shoot a tame deer wearing bell or collar; to catch fish except with hooks, gigs or spears, between March 1st and October 1st.

Connecticut.—It is forbidden—

To kill woodcock, quail or ruffed grouse between January 1st and October 1st, or to destroy or take from the nest eggs of the same; to catch, except on one's own land, woodcock, partridge or quail with trap or snare; to hunt within the inclosed grounds of another, without permission from the owner or occupant, where notice of prohibition is posted; to hunt or shoot on Sunday; to catch or kill nightingale, bluebird, Baltimore oriole, finch, thrush, lark, sparrow, cat-bird, wren, martin, swallow, or woodpecker, at any time; to kill bobolink, or rice-bird, or robin, between February 1st and September 1st; for any person to kill, or destroy the nests or eggs of, any insectivorous or song bird at any time, except on lands owned or occupied by himself; to kill wild duck, goose, or brant, between May 1st and August 1st, or to shoot the same at any time with other than shoulder-gun, or to shoot at the same from any boat propelled by sails or steam, or any boat attached to boat so propelled.

Delaware.—It is forbidden—

For any person not a citizen of the state to catch or kill, either personally or by agent, for himself or for another, any fish or wild fowl within the state or waters bordering thereon, except that owners of land may hunt or fish on their own premises and adjoining waters; for any person not a citizen to catch or kill, as above, partridge, pheasant, woodcock, ortolan, reed or rail bird, or rabbit, upon land not owned by himself, without license from the owner; for any one to catch or kill any game-bird between one hour after sunset and one hour before sunrise, or by trap or snare at any time; to hunt rabbit or hare with ferret; to catch or kill upon the lands of another any insectivorous or song bird, or to disturb the nests of same; to enter upon lands of another for purpose of shooting without permission of owner or occupant; to catch or kill ortolan, rail or reed bird between July 1st and September 5th, except on one's own lands; to use artificial light in hunting wild geese, ducks, partridges or quails; to kill partridge, pheasant, or rabbit in Kent or Sussex county between February 15th and November 1st, or in New Castle County between January 1st and November 1st, or woodcock in either county between January 1st and July 1st.

The National Finances.

THE financial policy of the Government is of so much interest and importance to every citizen, and has come to be so prominent an element in politics, that we feel we shall be doing our readers a service if we place within their reach in a form easily preserved, the principal facts in respect to the National Debt, the Currency, the Revenues and Expenditures of the Government, and the course of Trade.

National Debt, Sept. 1, 1865.....	\$2,757,689,571
" " Oct. 1, 1878.....	2,025,908,485
<i>Reduction in 13 years.....</i>	<i>731,781,086</i>
Unpaid advances to Pacific R. Rs.	29,555,858
Interest-bearing debt, 1865.....	2,381,530,295
U. S. Notes, 7-3-10 per cent.....	830,000,000
Comp'd Int. Notes, 6 per cent.....	217,024,160
Bonds at 6 per cent.....	1,064,712,279
Bonds at 5 per cent.....	209,175,728
Bonds at 4 per cent.....	618,128
Interest-bearing debt, 1878.....	1,832,261,550
Bonds at 6 per cent.....	713,494,900
Bonds at 5 per cent.....	703,266,650
Bonds at 4½ per cent.....	250,000,000
Bonds at 4 per cent.....	151,500,000
Navy Pens'n Fund at 3 per cent.....	14,000,000
Annual interest on debt of 1865.....	150,977,698
" " " 1878.....	95,920,563
<i>Reduction in annual interest.....</i>	<i>55,057,135</i>
¹ <i>Money of the Country, Oct. 1, 1865</i>	<i>685,739,204</i>
Greenbacks and demand notes.....	428,160,569
National Bank notes.....	171,321,903
² State Bank notes.....	59,768,978
Fractional currency.....	26,487,754
³ <i>Money of the Country, Oct. 1, 1878</i>	<i>806,547,043</i>
Greenbacks and demand notes.....	346,743,096
Certificates of deposit.....	40,710,000
Fractional currency.....	16,297,429
Notes of National Banks.....	322,108,712
Coin & coin ctf's in bank reserve	30,687,806
⁴ Silver in circulation.....	50,000,000
National Bank reserve (deduct) ..	140,695,370
<i>Money available for business.....</i>	<i>665,851,673</i>
Gold value of paper dollar, 1865....	.6932
Gold value of paper dollar, 1878....	.9963
Gold value of silver dollar, Oct., '78	.8238
<i>Coin in Treasury, Oct. 1, 1878.....</i>	<i>232,659,646</i>
For called bonds, int., coin ctf's, &c.	98,427,781
Available for redemption.....	134,231,865
⁴ Coin and bullion in country.....	358,443,947
⁴ Product of American mines, 1878	93,952,421

¹ Does not include any interest-bearing securities or coin. As gold does not circulate east of the Rocky Mountains, these estimates do not include the money of California. National Bank reserve of 1865 unknown, but included an unknown part of \$74,261,847 in Compound Interest Notes, and an unknown part of \$14,966,144 in specie.

² Issued by National Banks under state laws.

³ Does not include gold or coin certificates, except what is in National Bank reserve.

⁴ Estimate of U. S. Mint.

⁵ Does not include interest on the public debt.

⁶ "Memoranda concerning Government Bonds, for the information of Investors," Fisk & Hatch, New-York, 1878.

⁷ President Hayes's speech, St. Paul, Minn., Sept. 5, 1878.

Net Revenue, fiscal year of 1866..	\$558,032,620
Net Revenue, " " 1878..	257,763,879
Reduction in Taxes.....	300,268,741
Expenditures, fiscal year of 1866..	520,809,417
Expenditures, " " 1878..	236,964,327
Reduction in Expenses.....	283,845,090
5 Appropriations, fiscal year of 1879	146,449,650
Imports exceeded exports, 1869-73	554,052,607
Exports exceeded imports, 1876-78	488,628,242
Excess of exports, fiscal year of 1878	257,832,607
Value of exports, " " 1878	680,683,798
Agricultural exports, " " 1878	592,475,813
⁶ National debt, U. S., per capita.....	52.+
⁶ Same, of Great Britain and Ireland.....	114.+
⁶ " " France.....	127.+
⁶ " " Netherlands.....	101.+
⁶ " " Spain.....	142.+
⁶ " " Italy.....	72.+
⁶ " " Portugal.....	99.+
⁶ " " Egypt.....	85.+

In 1865 when the national debt was greatest on the Treasury books there were also a large number of unadjusted claims against the Government, many of which have since been paid; so that the debt was really about \$3,000,000,000, of which about \$1,000,000,000 has been paid.⁷ All bonds of the United States as above, except the Navy Pension Fund, are payable, principal and interest in coin, either by the express terms of the Acts under which they were issued, or by the pledge of the faith of the United States in the "Public Credit Act" of March 18, 1869. At the time when these various acts were passed, the silver dollar of 412½ grains was at a premium, and the Act of March 18, 1869, was passed to strengthen the public credit and thus facilitate funding the debt at a lower rate of interest, after it had been proposed to pay the bonds in greenbacks. They were all exempted from taxation to make them more valuable to the Government in selling, and that the rate of interest might be low, thus reducing the interest burden.

Certificates of deposit are used in making large currency payments, and coin certificates in making coin payments, the greenbacks and coin being in the Treasury and held as a special fund for their redemption.

Under present laws the currency may be expanded to any limits required by business. Greenbacks must be retired to the amount of eighty per cent. of new national bank currency issued until there remains only \$300,000,000 greenbacks in circulation. After that every new issue of national bank currency will add so much to the money of the country.

Life Insurance Topics.

The Generous Aspect of It.

WE suppose there is no doubt whatever that, if the payment of a small sum of money every year would secure to young and middle-aged men the certainty of twenty or thirty years more of *life*, there is hardly a man in the United States who would not save and pay over to the proper authority that sum of money. If any one should ask why men with the *prospect* of long life should be so solicitous, every one would reply—with some indignation, possibly, that such a question should be asked—“Do you not see that it is worth a great deal to me to be *sure* I will live so long?”

No one would deny the legitimacy or the force of such reasoning. Every one would say, “I *may* die to-morrow, or next week, or next year, and if I can be sure of thirty years of life by paying a small sum of money every year, all the talk in the world cannot convince me that it is not a good investment.” To purchase such a boon men would deny themselves—wear less expensive clothes, eat less expensive food, walk to and from their business instead of riding, work earlier and later; they would do almost anything, even while their health was good and death seemed afar off, simply to purchase the *certainty* of long life, and every man of them would account it the best investment under the sun.

And if we should question them closely as to why they wanted to live, we are sure many of them would give reasons not altogether selfish. Those who were husbands would mention the fact that if they died young they would leave widows without the means of support; those who were fathers would make affectionate mention of their children, as well as of their wives, and would ask what such helpless beings could do, or what a mother with but two feeble hands could do to fill so many mouths, and clothe so many frail bodies, and educate so many minds for the severe duties and responsibilities of life. And no man with a clear head and a good heart could gainsay

the argument. Every one would say it was the noble, the generous, the manly course to adopt and to follow, and the man who should hesitate to walk in it would be looked upon as devoid of good sense as well as of honor.

Well, life insurance does not pretend to secure the prolongation of *life* for any definite period. So the inducement that might be regarded as purely *selfish*, in the plan we have supposed, forms no part of the plan of life insurance. *But life insurance does offer the inducements which we have mentioned as likely to have weight with the unselfish, and the generous, husband and father.* If he dies it makes for his widowed wife and fatherless children the very provision which he would make were he to live, and in view of this it may be fairly asked whether money can be put to a nobler use.

The Practical Aspect of It.

IT is sometimes said of life insurance that it appeals too much to the sentimental; that all this talk about the probabilities of dying, and the possible distress of widows and orphans, savors too much of the school-girl order of literature. But if such persons will consider a moment, they will be compelled to admit that life insurance is as thoroughly *practical* as any thing in the world.

A man dies, and leaves a family without the means of support. There is no theory about that. It is something that often happens. The family suffer, possibly for the actual necessities of life. That is a *very* practical matter—what we might call a *hard fact*. If they have food to eat and clothes to wear, the children, very likely, are deprived of the educational advantages they would have enjoyed had the father lived. That is another hard fact. They must get work, such as they can find, at an early age, and grow up unfitted for those higher positions and higher enjoyments to which they might have aspired had

they been better educated. The lives of mother and children must often be a long and wearying struggle with poverty, which makes them all old before their time. All these matters are intensely and painfully practical.

Suppose, on the contrary, the husband and father dies insured for \$5,000 or \$10,000. The receipt of this sum shortly after her husband's death is no sentimental performance. The mortgage on the home, for half the amount, perhaps, is paid off, instead of being foreclosed. The home is now their own; they fear no landlord and pay no rent. The balance may be placed at interest, where it will yield an annual income that will do considerable toward supporting the family. Whatever the sum received, the family at least have *so much more* without any additional labor or economy. They can buy so much more of comfort, of education, of happiness. All this is very practical. *It is for just such things as the proceeds of a life policy will buy that men work most of their lives.*

Again, suppose a young man takes an endowment policy for \$5,000, payable to himself when he is sixty, if alive, and to his family should he die before that time. For thirty years, or so, he pays premiums, which never greatly burden him, and has the satisfaction every day of knowing that this goodly sum stands between his family and pecuniary distress. Well, suppose he lives until he is sixty, and receives the money; another very practical and pleasing result. And if he is so well pleased with the operations of life insurance that he wishes to continue to patronize it in another form, the NEW-YORK LIFE INSURANCE COMPANY will take his \$5,000 and pay him an annuity of \$559.49 for it as long as he lives. A man could live on \$559.49 a year very comfortably.

In all this there is nothing visionary or sentimental, unless we are willing to concede that all men plan and scheme, labor and save for, are sentimental ends. If the sentiment of love for wife and children, the desire for a clear conscience, a happy and contented life, and a peaceful old age, move men to insure their lives, then blessed be sentiment; but we insist that the ends sought and attained are thoroughly practical.

The Widows and Orphans' Bank.

DURING the year ending January 1, 1878, the thirty-four life insurance companies doing business in the state of New-York, received in premiums over sixty-two million dollars. Why this immense outlay? What could induce men to pay out so much money? The year 1877 was not a time when people had money to throw away. What did they get in return for their sixty-two million dollars? They got *the assurance that their families would receive over twenty-four times as much if they died during the year!* Of course only a small proportion of the six hundred thousand men who contributed to these sixty-two million dollars actually died during the year, but the living were all one year nearer their death at its close, and they still had *the privilege of continuing their payments on the same favorable terms until death.*

Have we not rightly named life insurance companies "The Widows and Orphans' Bank"? Here one may deposit money for his wife and children with a reasonable certainty of their receiving at his death from twenty to fifty times the amount of his yearly deposit, *no matter how soon he may die.* Young men, *in the mass*, have the certainty of many years of life, but *no one* of them has the certainty of a single year of life. Those who die young will not have had time to provide for their families, and they will leave them at the very time when money, and the things that money will buy, are most needed. Life insurance provides amply for these without burdening any, and without degrading any; and the families of those who live long receive, in almost every case, as much as was paid in.

But some of these depositors in the Widows and Orphans' Bank did die—over seven thousand in all—a large number if we consider them by themselves and in relation to the wants of their families. Probably few of them expected to stop work just yet. Death came to most of them, as it comes to most men everywhere—unexpectedly. The farmer left his plow in the furrow, the mechanic his hammer and forge, the professional man his books, the writer his pen,—and never went

back to them. The moving and directing and sustaining power of these thousands of homes was gone, and it seemed at first as though nothing was left. But there was much. The mother was left to her children and the children to her. They must be cared for, and educated for the responsibilities of life. The good example of many kind husbands and fathers was left also, and his parting words of tenderness, and anxiety for the welfare of his loved ones were emphasized by the forethought which had *provided for this emergency by securing to them the payment of over twenty-six million dollars.* **Love could not prolong the lives of those appointed to die, but love could, and did, provide for those who were appointed to live.**

But some one will ask, "What became of the balance of the money received?" Well, the companies found upon reckoning up the gains and losses of the previous year that there remained a surplus to the credit of those who had been insured during that time, *and so they paid to living policy-holders over fifteen million dollars in dividends.* Some of the policy-holders thought they either did not need insurance longer or could not afford to pay for it, but as the privilege of keeping up their policies on the terms they began was a valuable one, *the companies paid them over nineteen million dollars to surrender their policies.*

Getting One's Money Back.

SOME persons are accustomed to think of life insurance as a system under which a man receives back but a small proportion of what he pays to the company, unless he dies soon after insuring. They think that if he lives long he pays a good deal for the satisfaction of being insured. It will probably astonish most persons to be told that *life insurance in a good company does not cost the whole body of policy-holders as much as THE BARE USE OF THE MONEY they pay to the company.* That is to say, the policy-holders get back more than they pay in. Yet it is true, and susceptible of proof. From its organization to January 1, 1878, the NEW-YORK LIFE received from policy-holders \$73,505,921.14; it returned to them and their representatives

during the same time, \$41,747,081.57; and it held in trust for living policy-holders, at that date, \$34,957,250.93; showing a balance, over the difference between the amount received, and the amount returned and held in trust, of over three million dollars.

This principle, that the use of a man's money pays for his insurance,—that is, that he gets back as much as he pays in,—is not only true of insurers taken together, but it is almost invariably true of individuals, *if they keep up their policies until maturity.* This also will seem startling to many, but like the first assertion it can easily be proved by the figures. Let us consider first,—

The Whole Life Policy.

On a policy of insurance for \$1,000, taken at age 25, payable at the death of the insured, the yearly premium in the NEW-YORK LIFE is \$19.89. The sum of the payments on this policy will not, therefore, reach \$1,000 in fifty years, when the insured will be 75 years of age. If the policy is taken at age 65, the yearly premium will be \$102.55, and the sum of premiums paid will not reach \$1,000 in nine years, when the insured will be 74. If the policy is taken at any age between 25 and 65, the sum of the premiums paid will reach \$1,000 when the insured is between the ages of 71 and 75. **A man must, therefore, live beyond 71 years of age, or a whole Life Policy will return more than the premiums paid on it, even though the company should never pay a single penny in dividends.**

Limited Payment Life Policies.

The annual premium for ten years to secure \$1,000 payable at death, is by the NEW-YORK LIFE tables \$42.56 at age 25, and \$96.91 at age 57; therefore such a policy, taken between these ages, would cost the insured, in premiums paid, between \$425.60 and \$969.10, according to his age at the time of insuring. That is, provided he lived the whole ten years; if he died sooner the cost would be proportionately less. If he insured between the ages 57 and 65 he would have to live at least eight years longer or his policy would cost less in premiums than it would return.

On a life policy for \$1,000 taken at age 25, if paid up by fifteen annual premiums their sum could not exceed \$485.10, and if paid up by twenty annual premiums their sum could not exceed \$547.80. No matter at what age the insurance were effected, on the fifteen-year plan the insured would not pay out \$1,000 until he was over 67 years of age, nor on the twenty-year plan until he was over 68.

In none of these cases has any allowance been made for probable dividends, the purpose being to show what the largest possible cost would be. In actual practice, the dividends reduce the cost to policy-holders in the NEW-YORK LIFE INSURANCE COMPANY very materially.

Endowment Policies.

On an endowment policy for \$1,000, paid up by ten annual premiums, taken at age 25 and made payable in 35 years, or at death, if prior, the cost in premiums paid could never exceed \$525; if taken at age 50, and made payable in 20 years, or at death, if prior, the premiums paid could never exceed \$872.20; if taken at any age between 25 and 50 and the endowment be made payable in 20, 25, 30 or 35 years, or at death, if prior, the extreme cost in premiums paid would be between \$525 and \$872.20.

In the case of endowment policies upon which premiums are paid until the endowment matures, or until death, if prior, the cost in premiums paid on the 20 and 25 year endowment can never exceed \$1,000 unless the insurance begins at a later age than 36; the 30 year endowment may begin at any time until age 35, and the 35 year endowment until age 33, without the possibility of the sum of the premiums paid ever amounting to \$1,000.

Two things should be borne in mind in considering the significance of the foregoing statements:

1. The material difference which dividends make in the policy-holder's favor.
 2. It has been taken for granted in every case that the insured would live long.
- And yet, under these circumstances, we find that a very large proportion of those who need life insurance can get such as they need without the possibility of ever paying more for it than the use of their money.

Insurance as an Investment.

HAVING shown in a preceding article that, by the terms of most life insurance policies they are sure to return at least the money paid on them, it now becomes proper to show that a man may live a good many years after insuring and still his life policy will return all premiums paid on it *with compound interest* at a fair rate. Still keeping not only within the limits of probability but of FACT, we find the following result:

A Whole Life Policy, premiums payable annually until maturity.

Policies taken at the ages given at the head of these columns, and maturing by death of the insured at the ages given in the same column—				Will return all premiums paid with compound interest at the rates given in this column.
Insuring at Age 25.	Insuring at Age 30.	Insuring at Age 35.	Insuring at Age 40.	Per Cent.
Dying at Age	Dying at Age	Dying at Age	Dying at Age	
55	57	60	65	Over 3
52	55	57	60	" 4
50	53	56	58	" 5
48	51	54	57	" 6
46	50	53	56	" 7
45	48	52	55	" 8
44	47	51	54	" 9
43	46	50	54	" 10

An Endowment Policy, payable in 25 years, or at death, if prior, premiums to be paid every year until maturity, or until death, if prior.

Policies taken at the ages given at the head of columns, and maturing by the death of the insured at the ages given in the same column—				Will return all premiums paid with compound interest at the rates given in this column.
Insuring at Age 25.	Insuring at Age 30.	Insuring at Age 35.	Insuring at Age 40.	Per Cent.
Dying at Age	Dying at Age	Dying at Age	Dying at Age	
44	49	53	58	Over 3
43	47	52	57	" 4
41	46	51	56	" 5
40	45	50	55	" 6
40	44	49	54	" 7
39	44	48	53	" 8
38	43	48	52	" 9
37	42	47	52	" 10

Surplus and its Uses.

THE surplus of a financial institution is the amount by which its assets exceed its liabilities. The surplus accumulated from year to year by a life insurance company is a matter of great importance both to the company and to the policy-holders. To the company it is a protection against unexpected and heavy losses in the future, whether resulting from an increased death-rate, a decreased rate of interest, or depreciation in the value of securities. It is a strip of neutral territory—wide or narrow, according to its amount—between the company and insolvency. It follows, therefore, that a part of this should be kept inviolate, although every penny of it is *so much more* than the law requires for legal solvency. The prudent man does not habitually walk on the extreme edge of a precipice.

But there are different standards of solvency. As a life company's contracts are to mature gradually, and in the future, an important element in the problem of its ability to meet them is *the rate of interest which it receives upon its assets*. The law which seeks to test the solvency of a company must assume some rate, and a law, to be safe, must not assume too high a rate. The law of this state assumes that a company will be able to realize an average of $4\frac{1}{2}$ per cent. interest on all its assets, while that of Massachusetts only assumes that it will be able to realize 4 per cent. As the sum necessary to produce \$100 at some future time must be greater if it is increased only at the rate of 4 per cent. than if increased at the rate of $4\frac{1}{2}$ per cent., therefore, the reserve of a life insurance company must always be greater on a 4-per-cent.-interest basis than on a $4\frac{1}{2}$ -per-cent. basis.

A company's assets, however, remain the same no matter what the rate assumed. But as these assets must provide for all its liabilities, of which the reserve is one, and as the surplus is that which remains after all are provided for, if the reserve is made large for safety's sake, by assuming a low rate of interest, the surplus will be less than if the reserve is made smaller by assuming a higher rate of interest. This of course does not prevent a company from accumulating a large surplus

according to the severer standard, but its surplus will always be less by the higher standard, where the low rate of interest is assumed, than by the lower one where the higher rate is assumed.

The NEW-YORK LIFE, for example, with \$34,957,250.93 assets, had, January 1, 1878, a general surplus of \$2,664,144.49, and a Tontine surplus of \$792,302.22 additional, by the Massachusetts law, while by the New-York law its total surplus was \$6,274,841.20. Under the one law, therefore, it has a surplus equal to nearly 11 per cent. of its liabilities, while under the other, it has a surplus equal to over 22 per cent. of its liabilities. So far as the laws of this state are concerned, the Company might pay out the latter sum as dividends. But before either New-York or Massachusetts had any law on the subject, the NEW-YORK LIFE adopted the 4-per-cent.-interest standard, and has always kept its reserve good on that basis. While believing that a $4\frac{1}{2}$ -per-cent.-interest reserve is perfectly safe, yet *in order to be always sure of having that*, as well as for the sake of doing business in Massachusetts, the NEW-YORK LIFE keeps the strip of neutral ground between it and legal solvency by the highest standard in use about three million dollars wide. The assumption of a low rate of interest does not, however, prevent a company from receiving a higher one, as the average rate received by the NEW-YORK LIFE during the past ten years has been over six per cent. **But a company that assumes a low rate is not under the necessity of receiving a higher one, and consequently is not under the temptation to make speculative investments in order to secure it.**

The dividend-paying ability of a company may be greater or less than the dividends it actually pays at any particular time. A company may pay out in one year all the surplus it accumulates in five, or it may accumulate much and pay out none, or it may accumulate and pay out in about equal proportions. It is unquestionable that it may pay out too much—may bring itself so near the precipice that "a bad run of luck" may topple it over. It is far better for policy-holders that the company pay none at all, than that it should bury all in

a common ruin. But there is a golden mean, and it is found in the course of the NEW-YORK LIFE, which makes security absolute, and generous dividends possible every year. Not only declared, but *paid* to every policy-holder at the settlement of his *second* (mark this word "*second*"), and all subsequent annual premiums.

The Cost of Insurance.

WE give on the opposite page tables showing the maximum annual cost in the NEW-YORK LIFE of \$1,000 insurance in several different forms of policy. The Company being *purely mutual*, as well as old, large and prosperous, this nominal cost is largely reduced every year after the first by dividends, unless the dividends are otherwise applied at the policy-holder's request.

The amounts given in Table 1 are to be paid every year until the Policy becomes due, either by the death of the person insured or by the expiration of the time designated at the head of the column from which the rate is taken. The dividends that accrue from year to year may be applied to reducing the amount actually to be paid, or to increasing the amount of the Policy.

The amounts in Table 2 are to be paid every year for ten years, and the insurance is payable, as in the other case, at the time indicated at the head of the column from which the rate is taken. In both cases the insured participates in the profits of the company until the Policy becomes due; and where the premiums are paid according to Table 2, if the insured survives the ten years, the dividends are paid him in cash, or by increasing the amount of his insurance.

Rates for all desirable forms of policies will be furnished on application to the Company or its agents. Policies issued with premiums payable semi-annually or quarterly, if desired.

For the purpose of showing the difference in the security given to one's family by life insurance and that given by money at interest, we have prepared Table 3, taking the life rates at an age when most men have families. Of course at a younger age the contrast would be still more favorable for insurance. The same would be true also were any allowance made

for dividends, which in the NEW-YORK LIFE are declared *and paid* every year after the first, on all ordinary policies. The Table shows the amounts that would be received should death occur immediately after the *beginning* of the year, and the number of deaths per year among 1,000 men at each age.

The Work and Standing of the New-York Life Insurance Co.

TO say that the NEW-YORK LIFE has been doing business nearly thirty-four years; that at the close of the thirty-third year it had issued over one hundred and thirty thousand policies, covering three hundred and eighty-eight million dollars of insurance; had received from policy-holders seventy-three and a half million dollars in premiums, returned to them and their families nearly forty-two millions, and still held in trust for them nearly thirty-five millions more—to say this is to say a great deal in a few words. We might multiply words of panegyric and of praise, yet they would fail to reach the dignity and eloquence of this simple record of the FACT. To have *DONE* this is more and better than any statement of it, or any eulogy upon it.

Yet a brief explanation of *how* it was done, a statement of the *principles*, adherence to which has resulted in so great an achievement, can hardly fail to be interesting and profitable; for no one who knows the cost of success in the business world will for a moment suppose that such results spring from anything less than downright hard work, great practical skill, and thorough knowledge of, and faith in, certain great and fundamental principles.

The Risk of Risks.

Among the first things a life company does is to accept risks, agreeing to pay to the friends of the insured at the latter's death many times as much as is received yearly from them. The man who has any reason to expect that he will die young has a greater motive to seek insurance than one who expects to live long, and the same man when once insured has a greater motive for keeping up his policy. The first danger, then, that threatens a life company is that too many

Table 1.
ANNUAL PREMIUMS
OF THE
New-York Life Insurance Company,
TO SECURE \$1,000,
PAYABLE AS INDICATED, OR AT DEATH IF PRIOR.

Age.	At Death only.	In 30 Years.	In 25 Years.	In 20 Years.	In 15 Years.
25	\$10.89	\$30.61	\$37.17	\$47.68	\$66.02
26	20.40	39.80	37.34	47.98	66.15
27	29.93	31.02	37.52	48.15	66.29
28	21.43	31.25	37.72	48.33	66.44
29	22.97	31.50	37.92	48.53	66.60
30	22.70	31.78	38.16	48.74	66.77
31	22.35	32.09	38.41	48.97	66.96
32	24.05	32.43	38.69	49.22	67.16
33	24.78	32.79	38.98	49.49	67.36
34	25.56	33.19	39.31	49.79	67.60
35	26.38	33.63	39.68	50.11	67.85
36	27.25	34.11	40.07	50.47	68.12
37	28.17	34.64	40.50	50.86	68.41
38	29.15	35.23	41.00	51.30	68.73
39	30.19	35.88	41.52	51.78	69.09
40	31.30	36.59	42.10	52.31	69.49
41	32.47	37.38	42.75	52.89	69.92
42	33.72	38.24	43.47	53.54	70.40
43	35.05	39.29	44.26	54.25	70.92
44	36.46	40.23	45.12	55.04	71.50
45	37.97	41.37	46.08	55.91	72.14
46	39.58	42.75	47.15	56.89	72.86
47	41.30	44.32	48.32	57.96	73.66
48	43.13	46.09	49.61	59.15	74.54
49	45.09	48.04	51.04	60.45	75.51
50	47.18	50.20	52.60	61.85	76.59
51	49.40	52.60	54.32	63.48	77.77
52	51.78	55.31	56.18	65.24	79.07
53	54.31	58.41	58.28	67.14	80.51
54	57.02	61.85	60.52	69.24	82.09
55	59.91	65.60	62.98	71.54	83.82
56	63.00	69.74	65.64	74.04	85.73
57	66.39	74.28	68.56	76.74	87.84
58	70.00	79.31	71.74	79.64	90.15
59	73.82	84.84	75.24	82.70	92.70
60	77.86	90.91	79.04	86.00	95.50
61	82.15	97.54	83.14	89.54	100.18
62	86.58	104.84	87.54	93.34	105.18
63	91.24	112.84	92.24	97.44	110.36
64	96.14	121.54	97.44	101.84	115.84
65	101.35	130.94	103.14	106.54	119.66
66	106.84	141.14	108.24	111.54	124.28
67	112.54	152.14	113.64	116.84	128.84
68	118.44	163.84	119.34	122.44	133.64
69	124.54	176.24	125.34	128.34	138.64
70	130.84	189.44	131.64	134.54	143.84
71	137.34	203.44	138.24	141.14	149.24
72	144.04	218.24	145.14	148.04	154.84
73	150.94	233.84	152.34	155.24	160.64
74	158.14	250.24	159.84	162.74	166.64
75	165.54	267.44	167.64	170.54	172.84
76	173.14	285.44	175.84	178.74	179.24
77	180.94	304.24	184.44	187.34	185.84
78	188.94	323.84	193.44	196.34	192.64
79	197.14	344.24	202.84	205.74	199.64
80	205.54	365.44	212.64	215.54	206.84
81	214.14	387.44	222.84	225.74	214.24
82	222.94	410.24	233.44	236.34	221.84
83	231.94	433.84	244.44	247.34	229.64
84	241.14	458.24	255.84	258.74	237.64
85	250.54	483.44	267.64	270.54	245.84
86	260.14	509.44	279.84	282.74	254.24
87	270.04	536.24	292.44	295.34	262.84
88	280.14	563.84	305.44	308.34	271.64
89	290.54	592.24	318.84	321.74	280.64
90	301.24	621.44	332.64	335.54	289.84
91	312.24	651.44	346.84	349.74	299.24
92	323.54	682.24	361.44	364.34	308.84
93	335.14	713.84	376.44	379.34	318.64
94	347.04	746.24	391.84	394.74	328.64
95	359.24	779.44	407.64	410.54	338.84
96	371.74	813.44	423.84	426.74	349.24
97	384.54	848.24	440.44	443.34	359.84
98	397.64	883.84	457.44	460.34	370.64
99	411.04	920.24	474.84	477.74	381.64
100	424.74	957.44	492.64	495.54	392.84

Table 2.
ANNUAL PREMIUMS for 10 YEARS
OF THE
New-York Life Insurance Company,
TO SECURE \$1,000,
PAYABLE AS INDICATED, OR AT DEATH IF PRIOR.

Age.	At Death only.	In 30 Years.	In 25 Years.	In 20 Years.	Age.
25	\$12.56	\$58.14	\$65.64	\$75.39	25
26	43.37	58.39	65.83	75.74	26
27	44.22	58.64	66.04	76.10	27
28	45.10	58.90	66.26	76.46	28
29	46.02	59.15	66.50	76.88	29
30	46.97	59.46	66.76	77.29	30
31	47.98	59.80	67.06	77.72	31
32	49.02	60.19	67.37	78.16	32
33	50.10	60.64	67.70	78.62	33
34	51.22	61.13	68.06	79.09	34
35	52.40	61.67	68.49	79.58	35
36	53.63	62.26	68.93	80.08	36
37	54.91	62.90	69.42	80.59	37
38	56.24	63.58	69.96	81.12	38
39	57.63	64.29	70.56	81.68	39
40	59.09	65.04	71.21	82.23	40
41	60.60	65.84	71.91	82.83	41
42	62.19	66.67	72.67	83.43	42
43	63.84	67.54	73.58	84.09	43
44	65.57	68.46	74.54	84.82	44
45	67.37	69.42	75.54	85.60	45
46	69.24	70.42	76.58	86.43	46
47	71.25	71.46	77.74	87.31	47
48	73.42	72.54	78.91	88.24	48
49	75.79	73.66	80.09	89.21	49
50	78.34	74.84	81.39	90.24	50
51	81.04	76.06	82.84	91.34	51
52	83.82	77.34	84.44	92.54	52
53	86.68	78.66	86.14	93.84	53
54	89.64	80.04	87.94	95.14	54
55	92.70	81.46	89.84	96.54	55
56	95.84	82.94	91.84	98.04	56
57	99.04	84.46	93.94	99.64	57
58	102.34	86.04	96.14	101.34	58
59	105.74	87.66	98.44	103.14	59
60	109.24	89.34	100.84	105.04	60
61	112.84	91.06	103.64	107.04	61
62	116.54	92.84	106.54	109.14	62
63	120.34	94.66	109.54	111.34	63
64	124.24	96.54	112.64	113.64	64
65	128.24	98.46	115.84	116.04	65

Table 3.
SHOWING THE COMPARATIVE VALUE
TO ONE'S FAMILY OF
\$100 per year Invested in a Life Policy,
IN THE
New-York Life Insurance Co.
AND
100 per year placed at Comp. Int. at 6 per cent.

Age at the age of	HIS HEIRS WOULD RECEIVE—		Deaths among 1,000 persons.
	From the Money at Interest.	From the Insurance Co.	
30	\$100.00	\$4405.28	8.4
31	206.00	4405.28	8.5
32	318.36	4405.28	8.6
33	437.46	4405.28	8.7
34	563.71	4405.28	8.8
35	697.53	4405.28	8.9
36	839.38	4405.28	9.1
37	989.75	4405.28	9.2
38	1,149.13	4405.28	9.4
39	1,318.08	4405.28	9.6
40	1,497.16	4405.28	9.8
41	1,686.99	4405.28	10.0
42	1,888.21	4405.28	10.3
43	2,101.51	4405.28	10.5
44	2,327.60	4405.28	10.8
45	2,567.25	4405.28	11.3
46	2,821.29	4405.28	11.6
47	3,090.57	4405.28	12.0
48	3,376.00	4405.28	12.5
49	3,678.56	4405.28	13.0
50	3,999.27	4405.28	13.8
51	4,339.23	4405.28	14.5

TOGETHER WITH THE NUMBER OF DEATHS IN EACH YEAR AMONG ONE THOUSAND PERSONS, ACCORDING TO THE AMERICAN TABLE OF MORTALITY.

Table computed for men beginning at 30 years of age, and no account taken of probable dividends.

impaired lives will get in and stay in, and that the long-lived will stay out, or, being once in, will drop out, thus leaving the company to encounter a higher death-rate than was calculated on in fixing the premium rates. Add to these facts the farther facts that a life company can only exist at all by accepting risks, and that a large business is almost absolutely necessary to economy and safety, and *the first great danger* of a life company is apparent. How well the NEW-YORK LIFE has met and overcome this may be faintly realized when it is known that, while it has accepted so many thousand risks, **its death-rate has been well within the limits of the Mortality Table, and that now, after so many years, when it has many old risks, its death-rate still retains this favorable feature.**

The Care of Funds.

Having accepted risks upon many lives, and received a small payment upon each, the next problem is *to keep safely and increase gradually* the money, which must be so kept and increased in order to meet the increasing death-rate of later years. When we reflect upon the fluctuating values of the past fifteen years, upon the fortunes lost in so substantial property as real estate, and the recent great depreciation in the value even of United States bonds,—this function of a life company seems beset with well-nigh insuperable difficulties. When we add that a company, in fixing its rates, calculates on receiving at least four per cent. interest, and that as a general rule, the higher rate of interest a security bears the less desirable it is, either on the score of safety or convertibility—then we shall be prepared to appreciate the skill that has so cared for the premium receipts of the NEW-YORK LIFE as to enable it to make the following showing:

Received to January 1, 1878.	\$73,505,921.44
Paid Death-Claims.	17,430,953.30
“ Endowments, Dividends and for surrendered Policies.	24,316,128.27
Paid to Policy-holders.	\$41,747,081.57
Assets January 1, 1878.	34,957,250.93
Total Paid and held.	\$76,704,332.50
Increase, besides expenses.	3,198,411.16

This shows that after the heavy depreciation in bonds and stocks, and after setting aside \$250,000 to meet any deficiency that may occur on real estate loans, the assets of the Company, plus the sums returned to policy-holders and their families, exceed the amount received from them by over three million dollars; in other words, that the interest receipts of the Company during the thirty-three years were \$3,198,411.16 more than the expenses of management. It is proper to add that during the last ten years the interest receipts have averaged over six per cent. on the mean total assets, while the aggregate amount has been more than the death-losses during the same period.

Fair Dealing, with Safety.

“Right is right, and wrong is no man’s right,” says the proverb. The managers of the NEW-YORK LIFE have endeavored to conduct the business of the Company on this principle, believing that the **JUST** is the **EXPEDIENT**. The Company has always been *purely mutual*. There have been no stockholders to manage the business in their own interests and share the profits. The trustees and managers have been simply arbiters between the members, with no disposition to take from one and give to others, and under no pecuniary temptation to do so. Surplus is divided among policy-holders exclusively, so that they receive their insurance at actual current cost. The first premium paid is that in the rate-tables, all others, except where there is a special agreement to the contrary, are reduced by dividends declared and *paid* annually. **No reduction of rates can lessen the actual cost of insurance, and it is every way safer and better to pay the largest premium first, and after that to pay the actual cost, than to attempt, by any device, to get, or to appear to get, a thing for less than its actual cost. Attempts of this kind always have, and, from the nature of things, always must, end in failure, and in disappointment to the policy-holder.**

The desire to do full justice to its patrons led the Company, eighteen years ago, to originate the Non-Forfeiture system of policies. This system soon became so popular that it

was adopted—though sometimes in questionable forms—by all other companies. It is easy to promise retiring policy-holders benefits of such a character that, while they would not be greatly helped, the company may be greatly harmed in times of financial panic or distress. The NEW-YORK LIFE has so perfected its non-forfeiture system as to secure *safety* to the Company (without which all interests are jeopardized) and *justice* to the insured.

During 1877 the ratio of claims resisted to claims paid by the NEW-YORK LIFE was less than half the same ratio in the combined business of all other companies doing business in the state. Because a claim *can* be resisted on some technical legal point is no sign that it is not a just claim, and the company deals with its members in that spirit of equity and fairness which characterizes the dealings of men of honor. **Under this rule thousands of dollars are paid every year to widows and orphans who could not compel such payment through the courts of law.**

Safe and Progressive.

The *absolute security* of its policies has been the first result aimed at in the management of the NEW-YORK LIFE. It has not felt at liberty to speculate upon trust funds, nor to accept risks in a hap-hazard manner, nor to reduce the cost of insurance from the table-rates before knowing what reduction could be safely made. The payment of dividends is practically a reduction of rates, but a reduction *after* the actual cost of carrying the insurance is known. Even then the rates may be reduced too much in the eagerness to make a large showing. A notable example might be referred to, where, after paying *large dividends* for ten years, a few *speculative investments* plunged a large company into insolvency, and it was saved from a Receiver's hands only by scaling its policies.

The NEW-YORK LIFE has sought the *best* investments rather than those which promised an unusually high rate of interest; the result is shown in the promptness with which its interest is paid, as interest is not paid on property which has become worth less than the loans upon it. Interest due and unpaid is not an *infallible* sign of a bad investment, but a

bad investment always has this sign. At the beginning of 1878, life companies doing business in New-York reported as follows:

Amount of interest due and accrued, but unpaid, on each \$100 of real estate loans,—
 NEW-YORK LIFE.....\$1.44
 Average of this item, on same amount, for the thirty other companies which report this item *by itself*.....\$4.62

Amount of interest due and accrued, but uncollected, on each \$100 of *all* securities held by the NEW-YORK LIFE.....\$1.11

Average of this item, on same amount of all securities, for *two* companies which report unpaid interest on all securities in one item, \$1.92

Again, the NEW-YORK LIFE has sought the *best* risks rather than many of an inferior quality. It has always kept its reserve fund good according to the most exacting standard, and had on hand January 1, 1878, a surplus by the state law, equal to over twenty-two per cent. of its liabilities. **Were the Company to pay out every penny of its divisible surplus, according to its own standard of solvency, it would still have a surplus of over three million dollars according to the state law.**

To Sum Up.

While thus holding fast to all those conservative principles which reason and experience have shown to be desirable for perfect *safety*, the magnitude of the Company's business has been surpassed by that of few companies in the world. It has advocated life insurance on its merits, and has preferred success based upon principle, and won by energy and skill, to that for which it is necessary to sacrifice both honorable methods and the *certainty* of success. Its present prosperity shows the wisdom of its methods. During the last few years of great business depression it has steadily increased the number of its policies and insurance in force, its assets and its surplus, and in 1877 it effected more insurance on new policies than any other company in the country.

With the past thus secure, the present thus solid and safe, and the future thus promising, the NEW-YORK LIFE offers itself as a medium to all who wish life insurance on the **best plans**, with the **best security**, and with the most **favorable prospects** of satisfactory results.

A TABLE SHOWING THE

PROGRESS of the NEW-YORK LIFE INS. CO.

IN THE

Amount of Insurance Effected, the Income of the Company, the Sums Paid to Policy-holders and their Families, and in the Sums Held and Invested for the Benefit of Living Policy-holders, during a period of Thirty-three Years.

PERIOD, Dates Inclusive.	No. of Policies Issued.	Amount Insured.	Premiums Received.	Received from Interest, etc.
1845 to 1849.....	4,767	\$8,116,349	\$410,378.07	\$13,395.17
1850 to 1854.....	5,448	12,677,702	1,544,064.75	361,775.96
1855 to 1859.....	3,404	12,077,437	1,939,292.51	181,453.66
1860 to 1864.....	15,104	38,517,842	4,250,964.45	756,708.15
1865 to 1869.....	38,918	126,964,416	16,941,695.69	2,737,397.90
1870 to 1874.....	43,831	127,276,323	30,939,982.99	6,235,613.66
1875 to 1877, 3 yrs.	20,140	62,182,940	17,779,542.98	5,645,065.46
Totals.....	131,612	\$387,813,009	\$73,505,921.44	\$15,931,409.96

PERIOD, Dates Inclusive.	Paid to Policy-holders in —		Assets at the End of each Period.	Average Annual Increase of Assets in each Period.
	Death-claims.	Dividends and Ret'd Premiums on Canceled Policies.		
1845 to 1849.....	\$112,398.00	\$1,300.47	\$320,581.27	\$64,116.25
1850 to 1854.....	645,000.09	371,805.31	902,062.70	116,296.28
1855 to 1859.....	870,391.57	246,873.15	1,769,133.24	173,414.10
1860 to 1864.....	1,153,724.29	867,984.66	3,741,078.48	394,389.05
1865 to 1869.....	3,039,725.77	4,237,570.71	13,327,924.63	1,917,363.23
1870 to 1874.....	6,899,121.94	11,170,368.49	27,348,667.08	2,804,148.49
1875 to 1877, 3 yrs.	4,710,591.64	7,420,225.48	34,597,250.93	2,536,194.61
Totals.....	\$17,430,953.30	\$24,316,128.27	Assets, Jan. 1, 1878, \$34,957,250.93	

The following tables show the Company's **CONDITION** at the end of 1877, and the **PROGRESS** made during that year. As this table was made up and printed before the close of 1878, it could not include the business of that year.

Condition, Dec. 31, 1877.

Number of policies in force	45,600
Total amount insured.....	\$128,000,000
Cash assets.....	34,900,000
* Surplus, Company's standard	2,660,000
* " N. Y. State " over	6,000,000

Progress, Etc., 1877.

Increase in No. policies in force... .	184
" in amt. of insurance held,	\$153,414
" in assets.....	1,645,837
" in surplus.....	37,328
Excess of interest over death-claims	229,329

* Exclusive of the amount (\$792,302.22) specially reserved as a *contingent* liability to Tontine Dividend Fund.

During the last ten years the rate of interest received by the Company on its investments has averaged over six per cent., and the aggregate amount received has more than paid its death-losses during the same period. Notwithstanding the great depression of business during the last three years, the Company has continued to increase the number of its policies in force, the amount insured, the amount of its assets and of its divisible surplus. These features of its business have been widely noticed by the press as evidences of extraordinary prosperity, and of great skill and energy in management.

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The second is a stipulation for the protection of such as find themselves unable or unwilling to continue their policies after having made several payments on them, and provides that, after the payment of three annual premiums, if the policy is surrendered in accordance with its provisions, the Company will grant in exchange for it a paid-up policy covering a certain specified proportion of the original insurance. Thus the inability to continue the payment of premiums is not allowed to work a forfeiture of those already paid.

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These policies have the *special advantage* that the payments may all be made on them while the insured is still young, or while he is still in active business; then if he lives longer than that, the policy is no longer an expense to him, but, on the contrary, the dividends afford a yearly income in cash. They may be paid up by five, ten, fifteen or twenty annual payments, but payment of premium ceases at the death of the insured, if occurring before the policy is paid up.

3. Endowment Policies.

An Endowment Policy provides (1) *insurance* during a stipulated period, payable, like that of any other policy, at the death of the insured, should he die within the period; and (2) *an endowment*, of the same amount as the policy, payable at the end of the period, if the insured survive until that time.

The premiums may be paid annually until the endowment is due, or they may be paid up in a shorter time, like Limited Payment Life Policies. In any case, payment of premiums ceases with the death of the insured, should that occur prior to the end of the period selected for paying up the policy. The Endowment Policy thus gives the insured the advantage of a limited term as to payments; provides insurance during the period in which his death would cause most embarrassment to his family; and if he lives to the stipulated age, the amount of the policy is paid to him at a time when he may need it for himself, or should he be in comfortable circumstances, it would set up a son in business or be a good wedding portion for a daughter.

For men who can pay for all the insurance they need at endowment rates, there is nothing like Endowment Policies. *They combine the principle of insurance with that of laying up money.* By the payment of a comparatively small sum a man secures a large sum for his family, in case of his death before the endowment falls due; and if he lives until that time, he has been laying up money for himself. By insuring in a purely mutual company, a man gets his insurance for just what it costs, and gets compound interest on the balance of what he pays in.

THE NEW-YORK

Mercantile Journal,

350 PEARL ST. (Franklin Square), N. Y.

ESTABLISHED 1863.

IS PUBLISHED

P. O. Box 1919.

Weekly (Saturday) at \$4.00 per annum.

For extent of Market Quotations **The New-York Mercantile Journal** is unequalled, and is therefore of the greatest value to all Business Men. It is devoted to the interests of bona-fide **Merchants, Manufacturers and Bankers**, and at all times refuses the use of its columns for advertising goods of questionable merit.

There is not another Mercantile or other paper published in the United States so well calculated to advance the interests of all those who desire to do business with Merchants, Manufacturers, and others throughout the Union. No other paper of the kind reaches as many business men. **Advertising patronage solicited from good substantial Houses only.**

TO MERCHANTS, MANUFACTURERS AND OTHER BUSINESS MEN.

We take pleasure in commending to your attention **THE NEW-YORK MERCANTILE JOURNAL** and **THE TRUE CITIZEN.**

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Hon. THOMAS W. FERRY,	Hon. JOHN COBURN,	Hon. JOHN CESSNA,	Hon. SOBIESKI ROSS,
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" W. C. WHITTHORNE,	" G. L. FORT,	" S. O. HOUGHTON,	" JAMES S. BIERY,
" WM. D. KELLEY,	" JOHN W. HAZELTON,	" LEMUEL TODD,	" SAM'L A. DOBBINS,
" MOSES W. FIELD,	" A. COMINGO,	" E. MCJUNKIN,	" T. J. CASON,
" A. H. BUCKNER,	" W. G. DONNAN,	" J. D. STRAWBRIDGE,	" THOS. WHITEHEAD,
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" E. O. STANARD,	" BENJ. F. BUTLER,	" O. D. CONGER,	and many others.

*It gives the undersigned special pleasure to indorse the foregoing commendation of the **New-York Mercantile Journal Company's** publications by members of Congress, adding that, since the **Currency Question** is the most important secular matter before the country, the papers named—which contain a large amount of valuable commercial and financial information, and **Are Excellent Mediums for Advertising**—ought to receive the cordial support of the **ousinness community.***

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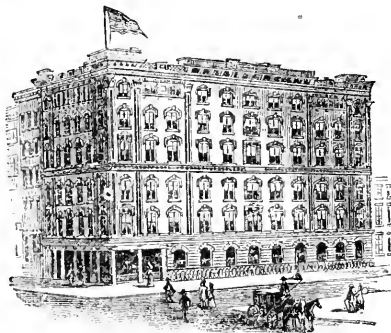
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The location of this hotel is the most central in the city, of easy access from all the principal depots and ferries, being especially convenient to all the leading retail stores and places of amusement. The hotel has been very much improved by the addition of a first-class **Passenger Elevator**, the rooms are commodious, handsomely furnished and well ventilated, every department of the house being amply protected against fire. The Restaurant, which, under the name of "Taylor's Saloon," has acquired a national reputation, is conducted in connection with the hotel, and special care taken to preserve its excellent cuisine and reasonable prices.

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JANUARY.

JUNE.

AUGUST.

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FEBRUARY.

1879.

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THE
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LIFE

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MARCH.

INSURANCE COMPANY

OCTOBER.

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Has been in business
34 Years.
Is a Purely Mutual Company.
HAS PAID IN DEATH CLAIMS
About \$19,000,000.
HAS NOW IN FORCE ABOUT

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APRIL.

45,000 Policies,

NOVEMBER.

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WHICH are SECURED by OVER
\$37,000,000 Assets,
Over **SIX MILLION** Dollars of
which is **SURPLUS.**
POLICIES NON-FORFEITING.
DIVIDENDS ANNUALLY.

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MAY.

JULY.

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THE PRICE OF THIS PAGE IS

One Hundred Dollars,

BUT IT IS LEFT BLANK
BECAUSE

THE LEAF WILL BE CUT OUT

FOR THE

CALENDAR ON THE OTHER SIDE.

But if You will Remember,

EVERY TIME YOU LOOK AT THE
CALENDAR,

THAT YOU NEED LIFE INSURANCE,

And will Insure in the

“NEW-YORK LIFE”

During 1879,

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The number for January, which will be issued early in December, commences the Fifth Semi-Annual Volume of the SUNDAY MAGAZINE. This presents a favorable opportunity for the commencement of new Subscriptions, and the Publisher especially desires that former subscribers will renew their Subscriptions promptly, so that he may be enabled to have the names duly registered.

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53, 55 and 57 Park Place, New-York.

STATEMENT.

EAGLE FIRE INSURANCE CO.

OF NEW-YORK,

No. 71 WALL STREET.

CHARTERED 1806.

Cash Capital Paid.....	\$300,000.00
Reserve for Re-insurance.....	45,211.25
Reserve for Unpaid Losses and Dividends.....	11,391.24
Net Surplus.....	517,688.48
Total Assets, July 1, 1878.....	\$874,290.97

DIRECTORS:

ROBERT RAY,	W. B. ASTEN,	JNO. A. LIVINGSTON,
ROBERT LENOX KENNEDY,	HENRY MEYER,	LLOYD ASPINWALL,
WILLIAM H. GUION,	JOSIAH B. BLOSSOM,	A. J. CLINTON,
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This Company insures acceptable risks on the MOST FAVORABLE TERMS, adjusts its losses LIBERALLY, and pays them PROMPTLY.

T. J. GAINES, Secretary.
WM. BURNS, Ass't Secretary.

A. J. CLINTON, President.

Fourteenth Annual Statement

OF THE

HOFFMAN FIRE

INSURANCE COMPANY,

Office, No. 130 Broadway, New-York.

JANUARY 1st, 1878.

Cash Capital.....\$200,000.00

ASSETS.

Cash on hand and in Banks.....	\$14,413.43
Bonds and Mortgages.....	171,493.00
Call Loans.....	4,050.00
U. S. Registered and Coupon Bonds.....	115,837.50
Bank Stocks.....	35,600.00
New-York Central & Hudson R. R. Co's Stocks.....	21,300.00
Interest due and accrued.....	4,535.39
Premiums in course of collection.....	10,115.95

\$377,345.27

LIABILITIES.

Losses unpaid.....	\$7,780.18
Re-Insurance Reserve.....	70,672.90
Other Liabilities.....	636.18
Capital.....	200,000.00
Net Surplus.....	98,256.01

\$377,345.27

M. F. HODGES, Pres. SAMUEL M. CRAFT, Vice-Pres. JOHN D. MACINTYRE, Sec'y.

The Amity

INSURANCE COMPANY.

Risks Well Scattered. Lines Small.

Dangerous Localities Avoided.

Losses Equitably and Promptly Settled.

Office, 155 & 157 Broadway,

NEW-YORK.

NATHAN HARPER,

Secretary.

EDWARD MERRITT,

President.

STAR FIRE

INSURANCE COMPANY,

141 Broadway, New-York.

Cash Assets, July 1st, 1878.....	\$602,074.55
Capital	\$300,000.00
Reserve for Re-insurance.....	107,851.20
Losses and all other claims.....	32,201.45
Net Surplus	162,021.90 \$602,074.55

NICHOLAS C. MILLER, Pres.

JOHN R. SMITH, Vice-Pres.

JAS. M. HODGES, Sec.

DIRECTORS.

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PURELY MUTUAL.

THE

DIVIDENDS ANNUALLY.

NEW-YORK LIFE INSURANCE CO.

THIRTY-FOUR YEARS' BUSINESS EXPERIENCE.

134,000 Policies issued; Policies in force, over 46,000; Payments to Policy-holders, \$46,000,000.

ANNUAL INCOME, OVER

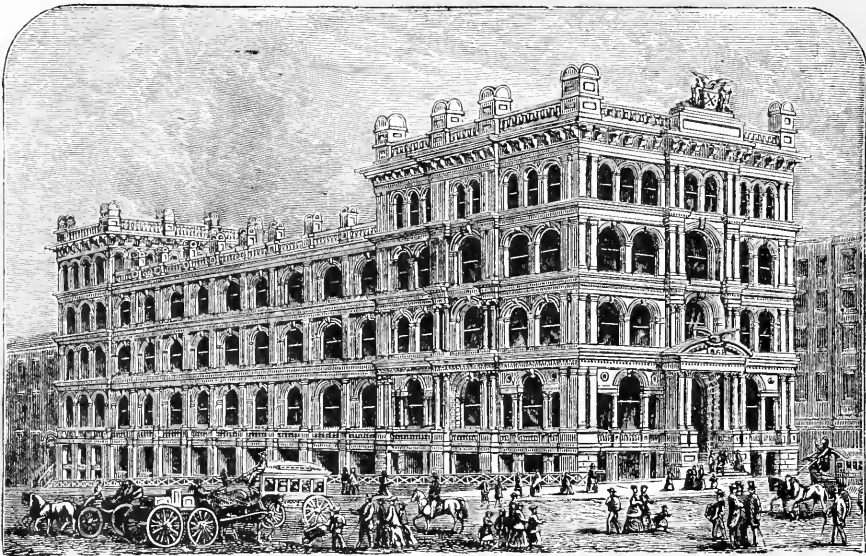
CASH ASSETS, OVER

\$7,500,000

\$37,000,000

Surplus, N. Y. State Standard, over \$6,000,000.

AGE. STRENGTH. CAREFUL MANAGEMENT.



THE COMPANY'S HOME OFFICE, 346 and 348 Broadway, New-York.

THE NEW-YORK LIFE INSURANCE COMPANY has been doing business for thirty-four years, and now offers to those desiring life insurance a **Combination of Advantages** which only long experience, a large and well-established business, and carefully perfected plans and methods can afford. Among these advantages are: (1) The absolute Security of its Policies. (2) Insurance at Low Cost. (3) Liberal and Equitable Dealing.

The large amount of **Assets** now held by the Company, its large **Surplus** over and above all liabilities, the large **Number of Policies** in force, and the constant acceptance of new risks on carefully selected lives in the most healthful portions of North America and Europe, and the **great experience of its officers and managers**, render it one of the strongest, most prosperous, and most trustworthy companies in the world.

Having always been a purely mutual Company, policy-holders receive their insurance at actual current cost, and its age, strength, prosperity and economical management combine to reduce that cost to the minimum. The Company is conducted in the interests of policy-holders alone. In the decision of questions involving their rights, the invariable rule is to consider, not the technical legality of the claim alone, but its real justice.

The non-forfeiture system of policies originated with this Company in 1860, and has since been adopted—though sometimes in questionable forms—by all other companies. **This feature saves millions of dollars every year to policy-holders in this country, and for this they are indebted to the NEW-YORK LIFE.** The system as now perfected by the NEW-YORK LIFE secures **safety** to the Company (without which all interests are jeopardized), and **justice** to the insured.

MORRIS FRANKLIN, President.

THEODORE M. BANTA, Cashier.

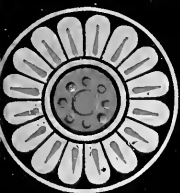
D. O'DELL, Sup't of Agencies.

WILLIAM H. BEERS, Vice-Pres. & Actuary.

CHARLES WRIGHT, M. D.,

HENRY TUCK, M. D.,

} **Medical Examiners.**



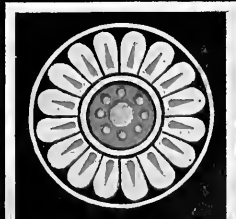
THE

NEW-YORK



ALMANAC

1880



FARRAGUT FIRE

INSURANCE COMPANY

OF THE CITY OF NEW-YORK,

No. 346 Broadway.

BRANCH OFFICES:

No. 184 BROADWAY, NEW-YORK; NO. 81 BROADWAY, BROOKLYN, E. D.

Statement, January 1, 1879.

Cash Capital.....	\$200,000.00
Reserve for Re-insurance.....	62,364.09
Reserve for Losses.....	399.73
Reserve for Taxes, Rent, Commissions, &c.....	6,002.73
Net Surplus.....	<u>161,067.78</u>

\$429,834.33

INVESTED AS FOLLOWS:

United States Bonds (Registered).....	\$273,781.25
Bank Stock.....	9,300.00
Bonds and Mortgages.....	25,500.00
Temporary Loans.....	59,500.00
Real Estate.....	43,020.96
Cash on hand and in Bank.....	9,058.29
Unpaid Premiums.....	7,909.10
Interest accrued and rents.....	<u>1,764.73</u>

\$429,834.33

JOHN M. FURMAN, PRESIDENT.

JOHN E. LEFFINGWELL, VICE-PRES'T. SAMUEL DARBEE, SEC'Y.

CHARLES A. BOGUE, Ass't Sec'Y.

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CHARLES A. DENNY..late of Denny, Poor & Co.	EVERETT CLAPP.....New-York.

JOHN E. LEFFINGWELL, Vice-President.

MERCANTILE

FIRE INSURANCE COMPANY

Of the City of New-York.

Office, 166 Broadway

(CHARTERED IN 1852.)

This Company has been in successful operation twenty-seven years, and has paid all its losses, including those of the great conflagrations of Troy, Portland, Chicago and Boston, promptly, and in full, and continues to insure against Loss or Damage by Fire on reasonable terms.

Cash Capital	\$200,000.00
Re-insurance Reserve, June 30, 1879	24,619.75
Unpaid Losses and other Liabilities, June 30, 1879,	1,826.35
Net Surplus, June 30, 1879	38,280.34
Total Assets, " "	<u>\$264,726.44</u>

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Net Surplus.....	344,301.10
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	\$665,774.46
SURPLUS as regards Policy-Holders	\$454,642.04

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THE NEW-YORK ALMANAC

FOR

1880

EDITED BY JAMES M. HUDNUT.



NEW-YORK:

FRANCIS HART & COMPANY, 63 AND 65 MURRAY STREET,
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Astronomical Phenomena, etc., 1880.

By BERLIN H. WRIGHT, Esq., Penn Yan, N. Y.

Entered, according to Act of Congress, in the year 1879, by Berlin H. Wright, in the Office of the Librarian of Congress at Washington.

Eclipses.

There will be six Eclipses this year, four of the Sun and two of the Moon, as follows:

1. A Total Eclipse of the Sun, January 11; visible west of the Mississippi River as a partial Eclipse about sunset. The line of totality passes through Southern California, where the Sun will set totally eclipsed.

2. A Total Eclipse of the Moon, June 22, invisible in the Eastern States.

3. An Annular Eclipse of the Sun, July 7, invisible in North America.

4. A Partial Eclipse of the Sun, December 1, visible only about the South Pole.

5. A Total Eclipse of the Moon, December 16, invisible.

6. A Partial Eclipse of the Sun, December 31. In the eastern part of the United States, the Sun will rise more or less eclipsed. At New-York City, the middle of the eclipse occurs at sunrise, and the eclipse ends at 8h. 44m., morning.

Morning Stars.

Mercury, until Feb. 14, and from March 28 to June 2; August 5 to Sept. 17, and after Nov. 23.

Venus, until July 13.

Mars, after October 25.

Jupiter, from March 15 to July 9.

Saturn, from April 8 to July 20.

Uranus, from September 1 to December 5.

Neptune, from May 1 to August 6.

Evening Stars.

Mercury, from February 14 to March 28; June 2 to August 5; and from Sept. 17 to Nov. 23.

Venus, after July 13.

Mars, until October 25.

Jupiter, until March 15, and after July 9.

Saturn, until April 8, and after July 20.

Uranus, until September 1, and after Dec. 5.

Neptune, until May 1, and after August 6.

Chronological Cycles, etc.

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Golden Number.....	19
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Year of the World (Usher).....	5884
Year of the World (Jews).....	5640-41
Year of the World (Septuagint).....	7388-89
Year A. U. C. (of Rome).....	2632
Year of Olympiad.....	2656
Year of Nabonassor.....	2627
Year A. L. (Masonic).....	5880

Movable Festivals.

Septuagesima Sunday.....	January 25
Sexagesima Sunday.....	February 1
Quinquagesima Sunday.....	February 8
Ash Wednesday.....	February 11
Quadragesima Sunday.....	February 15
Mid-Lent Sunday.....	February 29
Palm Sunday.....	March 21
Good Friday.....	March 26
Easter Sunday.....	March 28
Low Sunday.....	April 4
Rogation Sunday.....	May 2
Ascension Day.....	May 6
Whit Sunday.....	May 16
Trinity Sunday.....	May 23
Corpus Christi.....	May 27
Advent Sunday.....	November 28

The Four Seasons.

Winter begins, 1879, Dec. 21st, 11 H. 30 M. Eve., and lasts 89 D. 0 H. 55 M.
Spring begins, 1880, March 20th, 0 H. 25 M. Mo., and lasts 92 D. 20 H. 9 M.
Summer begins, 1880, June 20th, 8 H. 34 M. Eve., and lasts 93 D. 14 H. 31 M.
Autumn begins, 1880, Sept. 22d, 11 H. 5 M. Mo., and lasts 89 D. 18 H. 19 M.
Winter begins, 1880, Dec. 21st, 5 H. 24 M. Mo., Tropical year, 365 D. 5 H. 54 M.

Planets Brightest.

Mercury, March 7, July 3 and November 1, setting then after the Sun; also, April 29, August 25 and December 16, rising then before the Sun.
Venus and Mars, not this year. Jupiter, October 7. Saturn, October 18. Uranus, February 25. Neptune, November 4.

The Century Calendar.*

1	2	3	4	5	6	0	January ...	3
1	2	3	L	4	5	6	February ..	6
7	L	8	9	10	11	L	March	6
12	13	14	15	L	16	17	April	2
18	19	L	20	21	22	23	May	4
L	24	25	26	27	L	28	June	2
29	30	31	L	32	33	34	July	0
35	L	36	37	38	39	L	August	5
40	41	42	L	43	44	45	September..	1
46	47	L	48	49	50	51	October	1
L	52	53	54	55	L	56	November .	6
57	58	59	L	60	61	62	December .	1
63	L	64	65	66	67	L	Sunday	1
68	69	70	71	L	72	73	Monday	2
74	75	L	76	77	78	79	Tuesday	3
L	80	81	82	83	L	84	Wednesday	4
85	86	87	L	88	89	90	Thursday .	5
91	L	92	93	94	95	L	Friday	6
96	97	98	99	00			Saturday ..	0

* This Calendar was kindly furnished us for the Almanac by the Author, E. M. ROBBINS, Esq., of this City.

To find what day of the week any date in this century falls on. Find the year in the table, it being understood that "1" stands for 1801, "2" for 1802, etc. To the number over the year add the day of the month and the number set opposite the month on the right; divide the sum thus obtained by seven, and the remainder will be the day of the week, as numbered above. For leap-years, use the figure over the "L" on the left of the year for January and February, and the one over the year for the remaining months.

Example: On what day did the 4th of July fall last year? Over 79 we find 0, to this add 4, the day of the month in question, and 2 which we find opposite July; dividing 6 by 7 we have a remainder of six, which shows that the 4th of July, 1879, came on Friday.

For the 18th century after 1752, find the day for the corresponding year in this century and add two days.

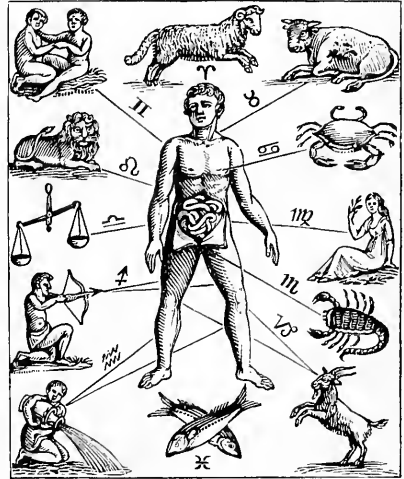
Calendar Explanations.

In the columns of Moon's rising and setting, the time of only one of these events is given for each day—that one which occurs while the Sun is down. When the word "rises" is found in the column, the Moon is at the full, and the figures following that word are P. M., or evening, until the word "morn" which means midnight. From "morn" the figures are A. M., the Moon rising in the morning before the Sun is up. Then after the word "sets," the time of setting is given, which grows later and later, from early evening until early morning, until the Moon again is at the full.

To get the correct time, use a meridian line and set your time-piece by the time given under "Sun at noon mark." The times of Sun's rising and setting are exact only where the Earth's surface is level.

The Zodiac and its Signs.

- | | | | |
|---------------|---------|---------------|--------------|
| SPRING SIGNS. | | AUTUMN SIGNS. | |
| 1. ♈ | Aries. | 7. ♏ | Libra. |
| 2. ♉ | Taurus. | 8. ♐ | Scorpio. |
| 3. ♊ | Gemini. | 9. ♑ | Sagittarius. |
| SUMMER SIGNS. | | WINTER SIGNS. | |
| 4. ♋ | Cancer. | 10. ♐ | Capricornus. |
| 5. ♌ | Leo. | 11. ♑ | Aquarius. |
| 6. ♍ | Virgo. | 12. ♒ | Pisces. |



The Zodiac is an imaginary belt in the heavens, sixteen or eighteen degrees broad, in the middle of which is the ecliptic or Sun's path. The stars in this belt comprise the twelve constellations, being separable into that number of groups. The groups were given by the ancients the names they now bear, on account of real or fancied resemblances. They are called the Signs of the Zodiac. As the Moon can only be seen from the earth when it is opposite the Sun, its position with respect to the Zodiac is practically the same as the earth's. The ancients supposed this position at the time of a person's birth, to have an influence on his character and destiny. They connected the different Signs of the Zodiac with different parts of the body as above.

WHEN one sees men die and leave delicate women and helpless children to fight against the ills of poverty, when they might have left them a competence by means of life insurance, is it any wonder he is tempted to consider them selfish! We are not blameless when we fail to use all honorable means in our power to prevent calamities so terrible. So truly and literally are the sins of omission as well as of commission, of which the fathers are guilty, visited upon the children.

COLERIDGE was acknowledged to be a bad rider. One day, riding through a street, he was accosted by a would-be wit: "I say, do you know what happened to Balaam?" The answer came, sharp and quick: "The same as happened to me—an ass spoke to him."

DREAMING is not thinking. The world is full of dreamers. A few men do most of its thinking. Thinking is manufacturing. It is taking mental tools and hammering, and filing, and molding, and shaping, until ideas have grown into fully developed realities of the brain, with dimensions and clearly marked outlines. The reason there are not more thinkers is because thinking is work; it wears away tissue and muscle. It is tiresome. It requires time and purpose. Men can dream while they sleep; to work they must be awake. Dreaming is tearing away the flood-gates and allowing the flood to pour through. If anything remains, it is only drift-wood that may chance to hang on the way. Minds fill with drift-wood because they are not thinking. Thinking is measuring chances, weighing principles, watching the operation of law.

First Month.

JANUARY : 1880.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.				CALENDAR FOR BOSTON, NEW ENGLAND, N. Y. STATE, MICHIGAN, WISCONSIN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI, AND CALIFORNIA.			
			Sun Rises	Sun Sets	Moon Rises	H. W. Boston	Sun Rises	Sun Sets	Moon Rises	H. W. N. Y.	Sun Rises	Sun Sets	Moon Rises	Moon South.	Sun Rises	Sun Sets	Moon Rises	Moon South.
1	1	Thur	7 30	4 38	8 58	2 7	7 25	4 43	8 59	10 49	7 19	4 49	9 1	2 52				
2	2	Fri	7 30	4 39	10 1	2 47	7 25	4 44	10 1	11 29	7 19	4 50	10 2	3 37				
3	3	Sat	7 30	4 40	11 11	3 29	7 25	4 45	11 10	ev. 14	7 19	4 51	11 9	4 22				
4	4	Sun	7 30	4 41	morn	4 10	7 25	4 46	morn	1 3	7 19	4 52	morn	5 8				
5	5	Mon	7 30	4 42	21 5	9	7 25	4 47	19	1 55	7 19	4 52	16	5 56				
6	6	Tues	7 29	4 43	1 34	6 10	7 25	4 48	1 31	2 56	7 19	4 53	1 27	6 48				
7	7	Wed	7 29	4 44	2 49	7 19	7 25	4 49	2 44	4 4	7 19	4 54	2 39	7 44				
8	8	Thur	7 29	4 45	4 4	8 39	7 24	4 50	3 59	5 14	7 19	4 55	3 53	8 44				
9	9	Fri	7 29	4 46	5 18	9 37	7 24	4 51	5 11	6 23	7 19	4 56	5 4	9 48				
10	10	Sat	7 29	4 47	6 19	10 39	7 24	4 52	6 13	7 24	7 19	4 57	6 7	10 52				
11	11	Sun	7 29	4 48	7 11	11 32	7 24	4 53	7 5	8 14	7 19	4 58	7 0	11 54				
12	12	Mon	7 28	4 50	sets	morn	7 23	4 54	sets	9 8	7 18	4 59	sets	ev. 53				
13	13	Tues	7 28	4 51	7 16	23	7 23	4 55	7 19	9 54	7 18	5 0	7 21	1 46				
14	14	Wed	7 28	4 52	8 26	1 8	7 23	4 56	8 28	10 35	7 18	5 1	8 29	2 35				
15	15	Thur	7 27	4 53	9 34	1 51	7 22	4 57	9 34	11 15	7 18	5 2	9 34	3 21				
16	16	Fri	7 27	4 54	10 38	2 31	7 22	4 59	10 37	11 57	7 17	5 3	10 35	4 5				
17	17	Sat	7 26	4 55	11 32	3 12	7 21	5 0	11 29	morn	7 17	5 5	11 27	4 49				
18	18	Sun	7 26	4 56	morn	3 55	7 21	5 1	morn	6 41	7 16	5 6	morn	5 33				
19	19	Mon	7 25	4 58	45 44	2	7 21	5 2	4 42	7 16	5 7	38	6 17					
20	20	Tues	7 24	4 59	1 44	5 33	7 20	5 3	1 49	2 19	7 15	5 8	1 35	7 3				
21	21	Wed	7 24	5 0	2 42	6 28	7 19	5 4	2 39	3 14	7 15	5 9	2 34	7 51				
22	22	Thur	7 23	5 1	3 42	7 18	7 18	5 5	3 36	4 11	7 14	5 10	3 30	8 41				
23	23	Fri	7 22	5 3	4 36	8 26	7 17	5 7	4 30	5 11	7 14	5 11	4 23	9 32				
24	24	Sat	7 22	5 4	5 25	9 20	7 17	5 8	5 19	6 6	7 13	5 12	5 13	10 22				
25	25	Sun	7 21	5 5	6 7	10 10	7 16	5 9	6 1	6 56	7 12	5 13	5 56	11 12				
26	26	Mon	7 20	5 8	rises	10 57	7 16	5 10	rises	7 40	7 12	5 15	rises	morn				
27	27	Tues	7 19	5 8	5 42	11 30	7 15	5 11	5 45	8 21	7 11	5 16	5 48	1				
28	28	Wed	7 18	5 9	6 49	ev. 18	7 14	5 13	6 51	9 4	7 10	5 17	6 52	48				
29	29	Thur	7 17	5 10	7 54	59	7 13	5 14	7 55	9 45	7 9	5 18	7 55	1 35				
30	30	Fri	7 16	5 12	9 3	1 38	7 12	5 15	9 2	10 23	7 8	5 19	9 2	2 20				
31	31	Sat	7 15	5 13	10 12	2 17	7 12	5 16	10 10	11 0	7 8	5 20	10 9	3 6				

During the month of January, 1879, the New-York Life Insurance Company paid 69 death-claims on the lives of 55 persons. The whole amount paid was \$249,735.52, an average of over \$4500 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$87,404.23, an average of a little less than \$1600 per family. The gain to the families of the deceased was, therefore, \$162,331.29, an average of over \$2900 each. For each \$100 paid to the Company, they received \$235.72.

MOON'S PHASES.	D.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.		
		H. M.	H. M.	H. M.	H. M.	H. M.	D.	H.	M.	S.		
Last Quarter,	5	2 5 Morning.	1 53 Morning.	1 44 Morning.	1 29 Morning.	1 29 Morning.	11	12	3	44		
New Moon,	11	5 56 Evening.	5 41 Evening.	5 32 Evening.	5 20 Evening.	5 20 Evening.	9	12	7	19		
First Quarter,	19	1 56 Morning.	1 44 Morning.	1 32 Morning.	1 20 Morning.	1 20 Morning.	17	12	10	19		
Full Moon,	27	5 28 Morning.	5 16 Morning.	5 4 Morning.	4 52 Morning.	4 52 Morning.	25	12	12	33		



Hon. JOHN SHERMAN, of Ohio.

JOHN SHERMAN was born at Lancaster, O., May 10th, 1823. He received an academic education, studied law, and was admitted to the bar in 1844. He was first elected to Congress in 1854. He served three successive terms in the House, and was elected for a fourth, but before Congress met he was chosen United States Senator. He was the Republican candidate for Speaker of the House of Representatives during the memorable contest in 1859, and was, with Thaddeus Stevens, joint author of the reconstruction measures of 1866-67. He was re-elected to the Senate in 1866, and again in 1872, and was, for several years previous to his retirement from the Senate, Chairman of the Committee on Finance. Upon the inauguration of President Hayes in 1877, Mr. Sherman was made Secretary of the Treasury, which position he now holds. Under his administration of the finances specie payments were resumed January 1st, 1879, after a suspension of nearly seventeen years, and all the bonds of the United States now redeemable have been paid off with the proceeds of bonds bearing a lower rate of interest.

IT is a high, solemn, almost awful thought for every individual man, that his earthly influence, which has a commencement, will never, through all ages, have an end! The life of every man is as the well-spring of a stream, whose small beginnings are indeed plain to all, but whose course and destination, as it winds through the expanses of infinite years, only the Omniscient can discern.—*Carlyle.*

“MEN underrate the danger of an evil that has been often escaped. An evil is not necessarily unreal because it hath often been feared without just cause. The wolf does sometimes enter in and make havoc with the flock, though there have been many false alarms. The consequence of feeling too secure and not being prepared may be most disastrous when the emer-

gency does arise. The existence of the power to meet the emergency is not the less important because the occasions for the exercise of it may be very few. If any one should be so wearied with the monotonous “All’s well” of the nightly guardians of a camp, hour after hour and night after night, as to conclude that their service was superfluous, and, accordingly, to dismiss them, how much real danger, and how much unnecessary apprehension, would be the result.”—*Archbishop Whately.*

THE *Laucet* warns parents and others against boxing children’s ears. A blow on the ear has not only ruptured the drum, but caused inflammation of the internal cavity of the ear, which, years after, terminated in abscess of the brain.

Second Month.

FEBRUARY: 1880.

Twenty-nine Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.	CALENDAR FOR BOSTON, NEW ENGLAND, N. Y. STATE, MICHIGAN, WISCONSIN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI, AND CALIFORNIA.			
				Sun Rises	Sun Sets	Moon Rises	H. W. Boston	Sun Rises	Sun Sets	Moon Rises	H. W. N. Y.	Sun Rises	Sun Sets	Moon Rises	Moon South
32	1	Mon	<p>During the month of February, 1879 the New-York Life Insurance Company paid 51 death-claims on the lives of 45 persons. The whole amount paid was \$128,659.00, an average of over \$2800 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$62,129.01, an average of a little less than \$1400 per family. The gain to the families of the deceased was, therefore, \$66,529.99, an average of over \$1400 each. For each \$100 paid to the Company, they received \$207.08.</p>	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	
33	2	Tues		7 14 5 14	11 22	3 1	7 11 5 18	11 19	11 46	7 7 5 21	11 16	3 51			
34	3	Wed		7 13 5 15	morn	3 50	7 10 5 19	morn	ev. 36	7 6 5 23	morn	4 44			
35	4	Thur		7 12 5 16	35	4 49	7 9 5 20	31	1 36	7 5 5 24	27	5 38			
36	5	Fri		7 11 5 18	1 50	5 54	7 7 5 21	1 45	2 40	7 4 5 25	1 40	6 35			
37	6	Sat		7 10 5 19	3 2	7 7	7 6 5 22	2 56	3 52	7 3 5 26	2 50	7 35			
38	7	Mon		7 9 5 21	4 6	8 20	7 5 5 23	4 0	4 59	7 2 5 27	3 53	8 37			
39	8	Tues		7 8 5 22	5 2	9 28	7 4 5 25	4 57	6 14	7 1 5 28	4 51	9 39			
40	9	Wed		7 6 5 23	5 46	10 25	7 3 5 26	5 41	7 11	7 0 5 29	5 36	10 37			
41	10	Thur		7 5 5 21	6 23	11 15	7 2 5 27	6 19	7 57	6 59 5 30	6 16	11 32			
42	11	Fri		7 4 5 25	sets	11 56	7 1 5 28	sets	8 41	6 58 5 32	sets	ev. 23			
43	12	Sat		7 2 5 26	7 13	morn	7 0 5 30	7 13	9 23	6 57 5 33	7 14	1 11			
44	13	Mon		7 1 5 28	8 19	37	6 58 5 31	8 19	10 2	6 55 5 34	8 18	1 56			
45	14	Tues		7 0 5 29	9 30	1 16	6 57 5 32	9 28	10 38	6 54 5 35	9 26	2 41			
46	15	Wed		6 59 5 30	10 27	1 56	6 56 5 34	10 25	11 17	6 53 5 36	10 22	3 25			
47	16	Thur		6 57 5 32	11 31	2 35	6 55 5 35	11 27	morn	6 52 5 38	11 23	4 10			
48	17	Fri		6 56 5 33	morn	3 17	6 53 5 36	morn	2	6 51 5 39	morn	4 56			
49	18	Sat		6 54 5 35	32	4 2	6 52 5 37	27	49	6 49 5 40	22	5 41			
50	19	Mon		6 53 5 36	1 30	4 55	6 51 5 39	1 25	1 42	6 48 5 41	1 19	6 33			
51	20	Tues		6 52 5 38	2 26	5 42	6 49 5 40	2 20	2 38	6 47 5 42	1 14	7 23			
52	21	Wed		6 50 5 39	3 18	6 51	6 48 5 41	3 12	3 40	6 46 5 44	3 5	8 13			
53	22	Thur		6 48 5 40	4 1	7 53	6 46 5 43	3 56	4 38	6 44 5 45	3 50	9 3			
54	23	Fri		6 47 5 42	4 41	8 50	6 45 5 44	4 36	5 35	6 43 5 46	4 31	9 53			
55	24	Sat		6 45 5 43	5 16	9 42	6 44 5 45	5 11	6 28	6 42 5 47	5 7	10 41			
56	25	Mon		6 44 5 45	5 45	10 28	6 42 5 46	5 42	7 13	6 40 5 48	5 39	11 28			
57	26	Tues		6 42 5 46	rises	11 11	6 41 5 48	rises	7 53	6 38 5 49	ibcs	morn			
58	27	Wed		6 41 5 47	6 50	11 51	6 39 5 49	6 50	8 34	6 37 5 51	6 50	1 5			
59	28	Thur		6 39 5 49	8 0	ev. 30	6 38 5 50	7 59	9 17	6 36 5 52	7 57	1 2			
60	29	Fri		6 38 5 50	9 11	1 12	6 37 5 51	9 9	9 58	6 34 5 53	9 6	1 50			
		Sat	6 37 5 51	10 25	1 55	6 36 5 52	10 22	10 37	6 33 5 54	10 18	2 40				

MOON'S PHASES.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.	
	D.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M. S.
Last Quarter,	3	10 55 Morning.	10 43 Morning.	10 31 Morning.	10 19 Morning.	10 19 Morning.	10 19 Morning.	10 19 Morning.	1	12 13 49
New Moon,	10	6 33 Morning.	6 21 Morning.	6 9 Morning.	5 57 Morning.	5 57 Morning.	5 57 Morning.	5 57 Morning.	9	12 14 27
First Quarter,	17	11 1 Evening.	10 49 Evening.	10 37 Evening.	10 25 Evening.	10 25 Evening.	10 25 Evening.	10 25 Evening.	17	12 14 16
Full Moon,	25	8 38 Evening.	8 26 Evening.	8 14 Evening.	8 2 Evening.	8 2 Evening.	8 2 Evening.	8 2 Evening.	25	12 13 13



Hon. SAMUEL J. TILDEN, of New-York.

SAMUEL JONES TILDEN was born in New Lebanon, N. Y., February 9th, 1814. He entered Yale College in 1832, where he remained two years, and then entered the University of New-York. After leaving college he studied law, and entered upon the practice of it in this city. He was Chairman of the Democratic State Committee for thirteen years, a member of the Constitutional Conventions of 1846 and 1867, and served in the Assembly in 1846, and again in 1872. He took a prominent part in the overthrow of the Tweed ring in New-York City, and in 1874 was elected Governor of the State. During his administration as Governor, the corrupt rings that had so long mismanaged canal affairs were exposed and prosecuted. In 1876 Mr. Tilden was the Democratic candidate for President, and received one hundred and eighty-four electoral votes, lacking only one of a majority.

It is only by labor that thought can be made healthy, and only by thought that labor can be made happy.

"AN experience now of more than twenty years of judicial life has taught me that more than seven-eighths of the crimes committed in this country which involve personal violence are traceable to the use of intoxicating liquors. I speak of crimes which involve personal violence, such as homicides, affrays, assaults and batteries, criminal attempts, wife-beatings, abuses of families and children—in those several classes of cases, I think no one doubts seven-eighths of them may be traced to the use of intoxicating liquors, and of all other classes a very large percentage."—*Judge Noah Davis.*

"DO YOU believe in ghosts, Mrs. Partington?" was asked of the old lady, somewhat timidly. "To be sure I do," replied she. "As much as I believe that bright fulminary there will rise in the yeast to-morrow, if we live and nothing happens. Two apprehensions have certainly appeared in our family. Why, I saw my dear Paul, a fortnight before he died, with my own eyes, jest as plain as I see you now; and it turned out arterward to be a rose-bush with a night-cap on it. I shall always think, to the day of my desolation, that it was a forerunner sent to me. T'other one came in the night, when we were asleep, and carried away three candles and a pint of spirits that we kept in the house for an embarkation. Believe in ghosts, indeed! I guess I do. And he must be a dreadful stypitic as does n't."

Third Month.

MARCH : 1880.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.				CALENDAR FOR BOSTON, NEW ENGLAND N. Y. STATE, MICHIGAN, WISCONSIN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI, AND CALIFORNIA.			
			Sun Rises	Sun Sets.	Moon Rises	H. W. Boston	Sun Rises	Sun Sets.	Moon Rises	H. W. N. Y.	Sun Rises	Sun Sets.	Moon Rises	Moon South.	Sun Rises	Sun Sets.	Moon Rises	Moon South.
61	1	Mon	6 36	5 51	11 40	2 44	6 35	5 53	11 35	11 26	6 33	5 54	11 20	3 34				
62	2	Tues	6 35	5 52	morn	3 36	6 34	5 53	morn	ev. 22	6 32	5 55	morn	4 30				
63	3	Wed	6 33	5 53	53	4 39	6 32	5 54	48	1 26	6 30	5 56	42	5 30				
64	4	Thur	6 31	5 54	1 57	5 49	6 30	5 55	1 51	2 35	6 29	5 57	1 45	6 30				
65	5	Fri	6 30	5 55	2 56	7 2	6 29	5 56	2 50	3 49	6 27	5 57	2 44	7 31				
66	6	Sat	6 28	5 56	3 44	8 12	6 27	5 57	3 39	4 56	6 26	5 58	3 33	8 29				
67	7	S	6 26	5 57	4 21	9 11	6 25	5 58	4 17	5 57	6 24	5 59	4 13	9 23				
68	8	Mon	6 25	5 58	4 52	10 2	6 23	5 59	4 49	6 48	6 23	6 0	4 46	10 14				
69	9	Tues	6 23	5 59	5 22	10 50	6 22	6 0	5 20	7 34	6 21	6 1	5 18	11 3				
70	10	Wed	6 21	6 0	5 46	11 29	6 20	6 1	5 45	8 12	6 20	6 2	5 45	11 49				
71	11	Thur	6 20	6 2	sets	morn	6 19	6 2	sets	8 51	6 18	6 3	sets	ev. 33				
72	12	Fri	6 18	6 3	8 12	6	6 17	6 3	8 10	9 30	6 17	6 4	8 7	1 18				
73	13	Sat	6 16	6 4	9 15	44	6 16	6 4	9 12	10 9	6 15	6 5	9 8	2 3				
74	14	S	6 14	6 5	10 17	1 23	6 14	6 5	10 17	10 46	6 13	6 6	10 8	2 49				
75	15	Mon	6 13	6 6	11 17	2 4	6 12	6 6	11 12	11 28	6 12	6 7	11 7	3 36				
76	16	Tues	6 11	6 7	morn	2 46	6 11	6 8	morn		6 10	6 8	morn	4 25				
77	17	Wed	6 9	6 9	13	3 31	6 9	6 9	7	17	6 9	6 9	11	5 14				
78	18	Thur	6 7	6 10	1 7	4 22	6 7	6 10	1 1	1 9	6 7	6 10	55	5 4				
79	19	Fri	6 6	6 11	1 45	5 17	6 6	6 11	1 39	2 3	6 6	6 11	1 33	6 54				
80	20	Sat	6 4	6 12	2 37	6 19	6 4	6 12	2 31	3 5	6 4	6 12	2 26	7 43				
81	21	S	6 2	6 13	3 12	7 32	6 2	6 13	3 8	4 3	6 3	6 13	3 3	8 31				
82	22	Mon	6 0	6 14	3 43	8 14	6 1	6 14	3 40	4 53	6 1	6 14	3 36	9 18				
83	23	Tues	5 59	6 15	4 12	9 16	5 59	6 15	4 10	5 51	5 59	6 15	4 7	10 5				
84	24	Wed	5 57	6 17	4 38	9 54	5 58	6 16	4 37	6 40	5 58	6 16	4 35	10 52				
85	25	Thur	5 55	6 18	5 4	10 29	5 56	6 17	5 4	7 26	5 56	6 17	5 4	11 40				
86	26	Fri	5 53	6 19	rises	11 20	5 54	6 18	rises	8 3	5 54	6 18	rises	morn				
87	27	Sat	5 52	6 20	8 8	ev. 4	5 52	6 19	8 5	8 49	5 53	6 19	8 1	31				
88	28	S	5 50	6 21	9 25	49	5 51	6 20	9 12	9 35	5 51	6 19	9 16	1 25				
89	29	Mon	5 48	6 22	10 40	1 40	5 49	6 21	10 25	10 25	5 50	6 20	10 29	2 22				
90	30	Tues	5 46	6 23	11 51	2 33	5 47	6 22	11 45	11 16	5 48	6 21	11 39	3 22				
91	31	Wed	5 44	6 24	morn	3 30	5 45	6 23	morn	ev. 16	5 47	6 22	morn	4 24				

During the month of March, 1879, the New-York Life Insurance Company paid 59 death-claims on the lives of 51 persons. The whole amount paid was \$156,185.00, an average of over \$3000 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$58,704.70, an average of a little less than \$1200 per family. The gain to the families of the deceased was, therefore, \$97,480.30, an average of over \$1900 each. For each \$100 paid to the Company, they received \$266.05.

MOON'S PHASES.	D.	BOSTON.			NEW-YORK.			WASHINGTON.			CHARLESTON.			SUN AT NOON MARK.			
		H. M.	H. M.	S.	H. M.	H. M.	S.	H. M.	H. M.	S.	H. M.	H. M.	S.	D.	H. M.	S.	
Last Quarter,	3	6 23	Evening.	6 11	Evening.	5 59	Evening.	5 47	Evening.	5 27	Evening.	5 12	10	23			
New Moon,	10	8 3	Evening.	7 51	Evening.	7 39	Evening.	7 27	Evening.	7 16	Evening.	7 5	12	10	31		
First Quarter,	18	7 52	Evening.	7 40	Evening.	7 28	Evening.	7 16	Evening.	7 5	Evening.	17	12	8	17		
Full Moon,	26	8 39	Morning.	8 27	Morning.	8 15	Morning.	8 3	Morning.	25	12	5	51				



Hon. THOMAS A. HENDRICKS, of Indiana.

THOMAS ANDREWS HENDRICKS was born in Muskingum County, O., September 7th, 1819. In 1822 his father removed to Shelby County, Ind. The son was graduated from South Hanover College in 1841; studied law, and was admitted to the bar in 1843. In 1848 he was elected to the State Legislature; in 1850 he took a prominent part in the State Constitutional Convention, and the next year entered Congress as Representative from the Indianapolis district. He served in Congress until 1855, as Commissioner of the General Land Office of the United States the four years following, and as United States Senator for six years ending 1869. In 1872 he was chosen Governor of Indiana for four years. In 1876 he was the Democratic candidate for Vice-President

"POOR fellow! He died in poverty!" said a man of a person lately deceased. "That is n't anything," exclaimed a seedy by-stander. "Dying in poverty is no hardship. 'Tis living in poverty that puts the thumb-screws on a fellow." That is the way the case stands with many. The man who dies poor is not the one to be pitied; it is his family who live in poverty after his death who deserve our commiseration. What a pity it is that some who neglect to insure their lives do not have to bear the stress of poverty such as is laid upon their families. It might open their eyes a little. For such men do not intend to be heartless or cruel. It is natural to some to postpone or neglect things, the need of which seems far away. They prepare for other things when the necessity for them becomes apparent—why not for death? But death sends

no notice of his intentions; he seems to delight in surprises. When men say, peace and safety—time enough yet—lo, he is at the door!

A BOSTON woman recently testified that a man had threatened to take her life, and he was put under bonds to keep the peace for six months. The woman, evidently thinking this was insufficient punishment, subsequently married him. She says revenge is sweet.

THERE are a great many men in this world who imagine that they are born with genius, and lie down on the sofa and wait for an inspiration until some other fellow, who thought himself a dunce, rises by hard labor to a competency, buys the sofa, and leads the waiting genius out by the ear.

Fourth Month.

APRIL ÷ 1880.

Thirty Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.	CALENDAR FOR BOSTON, NEW ENGLAND N. Y. STATE, MICHIGAN, WISCONSIN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI, AND CALIFORNIA.			
				Sun Rises	Sun Sets	Moon Rises	H. W. Boston	Sun Rises	Sun Sets	Moon Rises	H. W. N. Y.	Sun Rises	Sun Sets	Moon Rises	Moon South.
				H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
92	1	Thur	<p>During the month of April, 1879, the New-York Life Insurance Company paid 42 death-claims on the lives of 34 persons. The whole amount paid was \$104,348.00, an average of over \$3000 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$40,606.30, an average of a little less than \$1200 per family. The gain to the families of the deceased was, therefore, \$63,741.70, an average of over \$1800 each. For each \$100 paid to the Company, they received \$256.97.</p>	5 43	6 25	51	4 35	5 44	6 24	45	1 24	5 45	6 23	39	5 25
93	2	Fri		5 41	6 27	1 41	5 43	5 42	6 26	1 35	2 29	5 44	6 24	1 30	6 21
94	3	Sat		5 40	6 28	2 23	6 48	5 41	6 27	2 18	3 34	5 42	6 25	2 14	7 20
95	4	Sun		5 38	6 29	2 54	7 46	5 39	6 28	2 49	4 36	5 41	6 26	2 47	8 11
96	5	Mon		5 36	6 30	3 24	8 46	5 37	6 29	3 21	5 31	5 39	6 27	3 19	8 59
97	6	Tues		5 35	6 31	3 48	9 34	5 36	6 30	3 47	6 20	5 37	6 28	3 47	9 45
98	7	Wed		5 33	6 32	4 13	10 17	5 34	6 31	4 13	7 3	5 35	6 29	4 13	10 20
99	8	Thur		5 31	6 33	4 36	10 58	5 33	6 32	4 37	7 41	5 34	6 30	4 39	11 13
100	9	Fri		5 30	6 34	5 0	11 35	5 31	6 33	5 2	8 17	5 33	6 31	5 5	11 57
101	10	Sat		5 28	6 36	sets	morn	5 30	6 34	sets	8 59	5 31	6 32	sets	ev. 43
102	11	Sun		5 26	6 37	9 7	13	5 28	6 35	9 3	9 49	5 30	6 33	8 57	1 30
103	12	Mon		5 25	6 38	10 4	54	5 26	6 36	9 59	10 31	5 28	6 34	9 53	2 18
104	13	Tues		5 23	6 39	11 0	1 36	5 25	6 37	10 54	11 1	5 27	6 35	10 48	3 7
105	14	Wed		5 21	6 40	11 42	2 20	5 24	6 38	11 42	11 49	5 25	6 36	11 36	3 57
106	15	Thur		5 20	6 41	morn	3 4	5 22	6 39	morn	morn	5 24	6 37	morn	4 46
107	16	Fri		5 18	6 42	31	3 52	5 20	6 40	25	38	5 23	6 38	17	5 35
108	17	Sat		5 16	6 43	1 9	4 44	5 19	6 41	1 4	1 31	5 20	6 39	59	6 23
109	18	Sun		5 15	6 45	1 42	5 39	5 17	6 42	1 58	2 28	5 20	6 40	1 34	7 9
110	19	Mon		5 13	6 46	2 11	6 37	5 16	6 43	2 8	3 23	5 18	6 41	2 5	7 55
111	20	Tues		5 12	6 47	2 37	7 33	5 14	6 44	2 36	4 18	5 17	6 42	2 34	8 41
112	21	Wed		5 10	6 48	3 3	8 26	5 13	6 45	3 2	5 11	5 16	6 42	3 2	9 28
113	22	Thur		5 9	6 49	3 28	9 16	5 11	6 46	3 29	6 2	5 14	6 43	3 29	10 17
114	23	Fri		5 7	6 50	3 55	10 5	5 10	6 47	3 57	6 51	5 13	6 44	3 59	11 10
115	24	Sat		5 5	6 51	rises	10 55	5 8	6 48	rises	7 38	5 11	6 45	rises	morn
116	25	Sun		5 4	6 52	8 18	11 44	5 7	6 49	8 14	8 26	5 10	6 46	8 8	7
117	26	Mon		5 3	6 53	9 34	ev 35	5 6	6 50	9 29	9 19	5 9	6 47	9 23	1 1
118	27	Tues		5 1	6 55	10 42	1 29	5 4	6 51	10 36	10 14	5 8	6 48	10 20	2 11
119	28	Wed		5 0	6 56	11 41	2 26	5 3	6 52	11 35	11 9	5 6	6 49	11 30	3 15
120	29	Thur		4 58	6 57	morn	3 24	5 2	6 53	ev 11	ev 11	5 5	6 50	morn	4 17
121	30	Fri		4 57	6 58	22	4 23	5 0	6 55	17	1 10	5 4	6 51	12	5 15

MOON'S PHASES.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.	
	D.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	S.
Last Quarter,	2	1 29 Morning.	1 17 Morning.	1 5 Morning.	0 53 Morning.	1 12 3 43				
New Moon,	9	10 23 Morning.	10 11 Morning.	9 59 Morning.	9 47 Morning.	9 12 1 24				
First Quarter,	17	2 30 Evening.	2 18 Evening.	2 6 Evening.	1 54 Evening.	17 11 59 23				
Full Moon,	24	6 6 Evening.	5 54 Evening.	5 42 Evening.	5 30 Evening.	25 11 57 46				



Hon. A. G. THURMAN, of Ohio.

A LLEN G. THURMAN was born at Lynchburg, Va., November 13, 1813. He removed to Ohio in 1819, where he received an academic education, studied law, and was admitted to the bar in 1835. He began practice at Columbus. He was elected a Representative in the Twenty-ninth Congress in 1844. He was a Judge of the Supreme Court of Ohio in 1851-52, and Chief-Justice for two years, beginning in 1854. In 1867 he was the Democratic candidate for Governor of Ohio, and in 1868 was elected United States Senator, succeeding Hon. Benjamin F. Wade. He was re-elected to the Senate in 1874, and was prominent among the candidates for the Democratic nomination for President in 1876.

THE owners of a manufacturing establishment, having paid out considerable money first and last for insurance against loss by fire, finally thought they would insure themselves; so they formed a fire insurance company. For capital stock they pledged their shares in the manufacturing establishment. It was worth in the market all they pledged it for—what could be safer! Then they insured their mills and their machinery, paid the same amount of premiums as before, but now the premiums went into their own pockets. The directors were delighted; they had insured themselves, and were making money by it. But one night the mills and all their contents were burned, and it did not require any long arguments to convince the directors the next morning, *that the same fire that destroyed the property that was insured, had destroyed the insur-*

ance company also. Such is the fate that awaits every man who insures his own life, *by failing to have it insured in a responsible company*—a company that one death will not ruin. Yet how many are doing this very thing!

AFFECTION can withstand very severe storms of rigor, but not a long polar frost of downright indifference. Love will subsist on wonderful little hope, but not altogether without it.

THIS is a boy's composition on girls: "Girls are the only folks that has their own way every time. Girls is of several thousand kind, and sometimes one girl can be like several thousand girls if she wants to do anything. This is all I know about girls, and father says the less I know about them the better off I am."

Fifth Month.

MAY : 1880.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.	CALENDAR FOR BOSTON, NEW ENGLAND N. Y. STATE, MICHIGAN, WISCONSIN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI, AND CALIFORNIA.			
				Sun Rises	Sun Sets	Moon Rises	H. W. Boston	Sun Rises	Sun Sets	Moon Rises	H. W. N. Y.	Sun Rises	Sun Sets	Moon Rises	Moon South.
				H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
122	1	Sat	<p>During the month of May, 1879, the New-York Life Insurance Company paid 41 death-claims on the lives of 38 persons. The whole amount paid was \$80,686.00, an average of over \$2100 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$29,381.72, an average of a little less than \$800 per family. The gain to the families of the deceased was, therefore, \$51,254.28, an average of over \$1300 each. For each \$100 paid to the Company, they received \$274.44.</p>	4 56	7 0	56	5 24	4 59	6 56	53	2 10	5 2	6 52	49	5 8
123	2	Sun		4 54	7 1	1 26	6 22	4 58	6 57	1 24	3 8	5 1	6 53	1 21	6 57
124	3	Mon		4 53	7 2	1 53	7 19	4 56	6 58	1 51	4 4	5 0	6 54	1 50	7 44
125	4	Tues		4 52	7 3	2 15	8 11	4 55	6 59	2 15	4 55	4 59	6 55	2 15	8 28
126	5	Wed		4 51	7 4	2 40	8 59	4 54	7 0	2 41	5 44	4 58	6 56	2 42	9 11
127	6	Thur		4 49	7 5	3 5	9 44	4 53	7 1	3 8	6 30	4 57	6 57	3 10	9 55
128	7	Fri		4 48	7 6	3 31	10 27	4 52	7 2	3 35	7 12	4 55	6 58	3 38	10 47
129	8	Sat		4 47	7 7	4 1	11 9	4 51	7 3	4 5	7 51	4 54	6 59	4 9	11 26
130	9	Sun		4 46	7 8	sets	11 49	4 49	7 4	sets	8 32	4 53	7 0	sets	ev. 13
131	10	Mon		4 44	7 9	8 52	morn	4 48	7 5	8 46	9 17	4 52	7 1	8 40	1 2
132	11	Tues		4 43	7 10	9 43	30	4 47	7 6	9 37	10	4 51	7 2	9 31	1 52
133	12	Wed		4 42	7 11	10 29	1 14	4 46	7 7	10 23	10 38	4 50	7 2	10 17	2 41
134	13	Thur		4 41	7 12	11 8	1 56	4 45	7 8	11 3	11 22	4 49	7 3	10 58	3 30
135	14	Fri		4 40	7 13	11 41	2 40	4 44	7 9	11 27	morn	4 48	7 4	11 23	4 17
136	15	Sat		4 39	7 14	morn	3 24	4 43	7 10	morn	9	4 47	7 5	morn	5 3
137	16	Sun		4 38	7 15	12	4 9	4 42	7 11	8	5 8	4 47	7 6	5	5 48
138	17	Mon		4 37	7 16	38	4 59	4 41	7 12	35	1 46	4 46	7 7	33	6 33
139	18	Tues		4 36	7 17	1	4	4 40	7 13	1 3	2 38	4 45	7 8	1	7 17
140	19	Wed		4 35	7 18	1 28	6 46	4 39	7 14	1 28	3 32	4 44	7 9	1 28	8 5
141	20	Thur		4 34	7 19	1 53	7 43	4 39	7 15	1 55	4 28	4 43	7 10	1 56	8 54
142	21	Fri		4 33	7 20	2 21	8 47	4 38	7 16	2 24	5 26	4 43	7 10	2 27	9 48
143	22	Sat		4 32	7 21	2 54	9 31	4 37	7 17	2 58	6 23	4 42	7 11	3	10 47
144	23	Mon		4 31	7 22	3 36	10 34	4 36	7 18	3 40	7 19	4 41	7 12	3 46	11 50
145	24	Tues		4 31	7 23	rises	11 30	4 36	7 19	rises	8 13	4 41	7 13	rises	morn
146	25	Wed		4 30	7 24	9 24	ev 23	4 35	7 20	9 19	9 10	4 40	7 14	9 13	5 5
147	26	Thur		4 29	7 25	10 15	1 21	4 34	7 20	10 10	10	4 39	7 14	10	5 2
148	27	Fri		4 29	7 26	10 56	2 16	4 34	7 21	10 52	10 58	4 39	7 15	10 48	3 3
149	28	Sat		4 28	7 27	11 28	3 7	4 33	7 22	11 25	11 52	4 38	7 16	11 22	4 0
150	29	Sun		4 27	7 28	11 56	3 58	4 32	7 23	11 55	ev. 44	4 38	7 17	11 53	4 59
151	30	Mon		4 27	7 28	morn	4 52	4 32	7 23	morn	1 39	4 37	7 17	morn	5 41
152	31	Tues		4 26	7 29	20	5 45	4 31	7 24	19	2 31	4 37	7 18	19	6 26

MOON'S PHASES.	D.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.		
		H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	S.		
Last Quarter,	1	9 9	Morning.	8 57	Morning.	8 45	Morning.	8 33	Morning.	9	11 56	54
New Moon,	9	1 32	Morning.	1 20	Morning.	1 8	Morning.	0 56	Morning.	9	11 50	15
First Quarter,	17	5 39	Morning.	5 27	Morning.	5 15	Morning.	5 3	Morning.	11	11 56	13
Full Moon,	24	1 55	Morning.	1 43	Morning.	1 31	Morning.	1 19	Morning.	25	11 56	46
Last Quarter,	30	6 9	Evening.	5 57	Evening.	5 45	Evening.	5 33	Evening.	31	11 57	31



Hon. JAMES G. BLAINE, of Maine.

JAMES GILLESPIE BLAINE was born in Washington County, Pa., January 31, 1830. He studied at Washington College, Pa., and after graduation, went to Maine, where he edited the "Portland Advertiser" and the "Kennebec Journal." He was a member of the Maine Legislature from 1859 to 1862, serving as Speaker of the lower house during the last two years. He was elected to Congress in 1862, and was re-elected six times. He was three times elected Speaker of the House of Representatives. While serving in the House of Representatives he was appointed United States Senator to fill the vacancy caused by the resignation of Mr. Morrill. He was afterward elected for the unexpired term and for the term following, which will expire in 1883. In 1876 he was prominent among the candidates for the Republican nomination for President.

THE man who insures young pays a lower rate of premium than the man who waits. He runs less risk of being rejected on a medical examination. If predisposed to a disease that has not yet shown itself, the Medical Examiner may give him a timely warning that he will never cease to be grateful for. He gets a policy well on toward being self-supporting before his family expenses become large. The fact that he is insured will commend him to any woman of sense as a man who is unselfish and prudent, and who seeks the happiness of others as well as his own. As no one will ever be younger than he *now* is, the sooner men insure the better, whatever their age. And the argument is even more imperative for those who have families already. Delay, neglect—these are the rocks upon which so many ships, freighted with precious cargoes, go

down. Now is the time, and there is no other time. The future we are not sure of.

IN a rural district of Forfarshire, a young plowman once went a-courting on Saturday night. In vain he racked his brain for some interesting topic; he could call up no subject at all suitable for the occasion—not one sentence could he utter, and for two long hours he sat on in silent despair. The girl herself was equally silent; she no doubt remembered the teaching of the old Scotch song, "Men maun be the first to speak," and she sat patiently regarding him with demure surprise. At last John suddenly exclaimed: "Jenny, there is a feather on yer apron!" "I wudna ha'e wondered if there had been twa," replied Jenny, "for I've been sittin' aside a goose a' nicht."

Sixth Month.

JUNE : 1880.

Thirty Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.	CALENDAR FOR BOSTON, NEW ENGLAND, N. Y. STATE, MICHIGAN, WISCONSIN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI, AND CALIFORNIA.			
				Sun Rises	Sun Sets	Moon Rises	H. W. Boston	Sun Rises	Sun Sets	Moon Rises	H. W. N. Y.	Sun Rises	Sun Sets	Moon Rises	Moon South.
				H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
153	1	Tues	<p>During the month of June, 1879, the New-York Life Insurance Company paid 45 death-claims on the lives of 35 persons. The whole amount paid was \$119,953.00, an average of over \$3400 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$54,836.01, an average of a little less than \$1600 per family. The gain to the families of the deceased was, therefore, \$65,116.99, an average of over \$1800 each. For each \$100 paid to the Company, they received \$218.74.</p>	4 25	7 30	44	6 38	4 31	7 24	45	3 24	4 36	7 19	45	7 10
154	2	Wed		4 25	7 30	1 8	7 32	4 30	7 25	1 10	4 17	4 36	7 19	1 12	7 54
155	3	Thur		4 25	7 31	1 34	8 23	4 30	7 26	1 37	5 8	4 36	7 20	1 14	8 38
156	4	Fri		4 24	7 32	2 4	9 11	4 29	7 26	2 8	5 57	4 35	7 21	2 12	9 23
157	5	Sat		4 24	7 32	2 35	9 53	4 29	7 27	2 40	6 44	4 35	7 21	2 45	10 10
158	6	Sun		4 24	7 33	3 13	10 45	4 29	7 28	3 19	7 29	4 35	7 22	3 24	10 58
159	7	Mon		4 23	7 33	3 57	11 28	4 29	7 28	4 3	8 11	4 34	7 23	4 11	11 48
160	8	Tues		4 23	7 34	sets	morn	4 29	7 29	sets	8 54	4 34	7 23	sets	ev. 38
161	9	Wed		4 23	7 35	9 8	8	4 28	7 30	9 3	9 37	4 34	7 24	8 57	1 27
162	10	Thur		4 23	7 36	9 43	51	4 28	7 30	9 38	10 13	4 34	7 24	9 34	2 15
163	11	Fri		4 22	7 36	10 15	1 33	4 28	7 31	10 11	10 56	4 34	7 25	10 8	3 1
164	12	Sat		4 22	7 37	10 42	2 14	4 28	7 31	10 39	11 38	4 34	7 25	10 37	3 46
165	13	Sun		4 22	7 37	11 6	2 54	4 28	7 32	11 5	moon	4 34	7 26	11 30	4 19
166	14	Mon		4 22	7 38	11 31	3 35	4 28	7 32	11 36	1 8	4 34	7 26	11 56	5 13
167	15	Tues		4 22	7 38	11 55	4 21	4 28	7 32	11 56	1 8	4 34	7 26	11 56	5 13
168	16	Wed		4 22	7 38	morn	5 11	4 28	7 33	morn	1 57	4 34	7 27	morn	6 45
169	17	Thur		4 22	7 39	20	6 7	4 28	7 33	23	2 53	4 34	7 27	25	7 35
170	18	Fri		4 22	7 39	50	7 7	4 28	7 33	54	3 52	4 34	7 28	57	8 29
171	19	Sat		4 22	7 39	1 26	8 12	4 28	7 34	1 30	4 50	4 34	7 28	1 35	9 29
172	20	Sun		4 23	7 40	2 11	9 16	4 29	7 34	2 10	6 3	4 34	7 28	2 22	10 33
173	21	Mon		4 23	7 40	3 8	10 21	4 29	7 34	3 14	7 7	4 34	7 28	3 20	11 38
174	22	Tues		4 23	7 40	rises	11 18	4 29	7 34	rises	8 1	4 35	7 28	rises	morn
175	23	Wed		4 23	7 40	8 47	ev. 13	4 29	7 34	8 43	8 59	4 35	7 29	8 38	4 3
176	24	Thur		4 23	7 40	9 26	1 6	4 29	7 35	9 22	9 52	4 35	7 29	9 19	1 41
177	25	Fri		4 24	7 41	9 58	1 56	4 29	7 35	9 55	10 38	4 35	7 29	9 53	2 44
178	26	Sat		4 24	7 41	10 24	2 43	4 30	7 35	10 23	11 23	4 36	7 29	10 22	3 33
179	27	Sun		4 21	7 41	10 49	3 28	4 30	7 35	10 49	ev. 13	4 36	7 29	10 50	4 21
180	28	Mon		4 25	7 40	11 12	4 15	4 29	7 35	11 14	1 0	4 37	7 29	11 15	5 7
181	29	Tues		4 25	7 40	11 39	5 2	4 29	7 35	11 41	1 49	4 37	7 29	11 44	5 7
182	30	Wed		4 26	7 40	morn	5 55	4 29	7 35	morn	2 41	4 37	7 29	morn	6 36

MOON'S PHASES.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.	
	D.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	H. M.
First Moon,	7	5 11 Evening.	4 59	Evening.	4 47	Evening.	4 35	Evening.	1	11 57 40
First Quarter,	15	5 7 Evening.	4 55	Evening.	4 43	Evening.	4 31	Evening.	9	11 59 6
Full Moon,	22	9 2 Morning.	8 50	Morning.	8 38	Morning.	8 26	Morning.	17	12 0 46
Last Quarter,	29	4 13 Morning.	4 1	Morning.	4 49	Morning.	4 37	Morning.	25	12 2 28



Hon. GEORGE B. McCLELLAN, of New Jersey.

GEORGE BRINTON McCLELLAN was born in Philadelphia, December 3, 1826. He was graduated from the University of Pennsylvania in 1842, and from West Point in 1846. He served in the Mexican war, winning two brevets for gallant conduct. After the war he was stationed at West Point until 1851; was engaged in various engineering operations till 1855, when he was sent to Europe to observe the operations of the armies at Sebastopol. In 1857 he resigned his commission in the army and became chief-engineer and vice-president of the Illinois Central Railroad. At the outbreak of the civil war, in 1861, he assisted in the organization of Ohio troops, and in May was appointed a major-general, and sent against the Confederates in West Virginia, whom he defeated and drove from the state, receiving therefor the thanks of Congress. After the battle of Bull Run, General McClellan was called to Washington, where, after holding important department commands under General Scott, he was, upon the retirement of the latter, made commander-in-chief of the armies of the United States. He conducted the Peninsular campaign against Richmond in 1862, and after Pope's defeat at Manassas, was again placed in command of all the troops about Washington. September 14th and 17th he defeated the Confederates at South Mountain and Antietam. November 7th he was relieved from command. In 1864, he was the Democratic Candidate for President. In 1877 was elected Governor of New Jersey.

THERE never was a time when it was more necessary than now to administer cautions, to stimulate conscience, and to insist that right methods and perfect rectitude in business are far more important to the individual, and far better for society, than success by unscrupulous, or even questionable, methods can be.—*Western Christian Advocate.*

IF there be fuel prepared, it is hard to tell whence the spark shall come that shall set it on fire.—*Francis Bacon.*

The family without a fortune secure, and without life insurance, is "fuel prepared," and the conflagration is the death of the husband and father. Whence shall come the spark to light it up is unknown, but Bacon's evident meaning is there is great danger it will come from some-

where—probably from an unexpected quarter. It is difficult to convince men who are in good health that there is any danger—hardly a possibility—of their dying for many years to come. But experience shows that such men do die, and that those who make provision for such a contingency are wise. Life insurance limits the evil that death can do, and enables men to provide for the maintenance of their families in spite of its ravages.

DOMESTIC gardening for the ladies: Make your bed in the morning, sew buttons on your husband's shirt, do not rake any grievance, protect the young and tender branches of the family, plant a smile of good temper on your face, carefully root out all angry feelings, and expect a good crop of happiness.

Seventh Month.

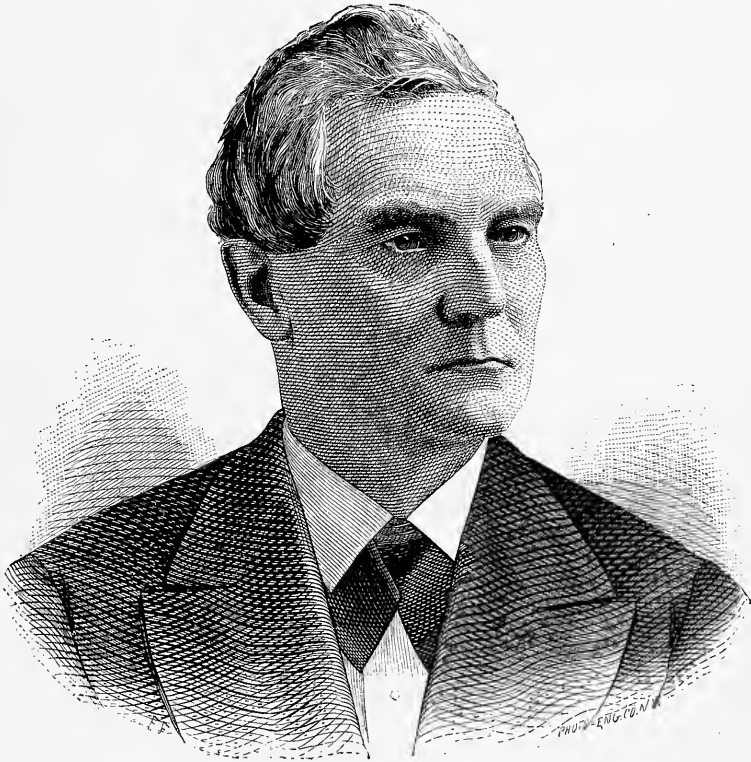
JULY : 1880.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.				CALENDAR FOR BOSTON, NEW ENGLAND N. Y. STATE, MICHIGAN, WISCONSIN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI, AND CALIFORNIA.			
			Sun Rises	Sun Sets.	Moon Rises	H. W. Boston	Sun Rises	Sun Sets.	Moon Rises	H. W. N. Y.	Sun Rises	Sun Sets	Moon Rises	Moon South.	Sun Rises	Sun Sets	Moon Rises	Moon South.
			H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
183	1	Thur	4 26	7 40	17	6 49	4 32	7 35	20	3 35	4 38	7 29	24	7 21				
184	2	Fri	4 26	7 40	36	7 47	4 32	7 35	41	4 32	4 38	7 29	45	8 7				
185	3	Sat	4 27	7 40	1 14	8 42	4 33	7 34	1 19	5 27	4 39	7 29	1 24	8 55				
186	4	Sun	4 28	7 40	1 54	9 33	4 33	7 34	2 0	6 19	4 39	7 28	2 6	9 44				
187	5	Mon	4 29	7 39	2 43	10 22	4 34	7 34	2 49	7 8	4 40	7 28	2 55	10 34				
188	6	Tues	4 29	7 39	3 36	11 7	4 35	7 34	3 42	7 49	4 41	7 28	3 48	11 24				
189	7	Wed	4 30	7 39	sets	11 48	4 35	7 33	sets	8 31	4 41	7 28	sets	ev. 12				
190	8	Thur	4 30	7 38	8 16	morn	4 36	7 33	8 13	9 14	4 42	7 27	8 9	59				
191	9	Fri	4 31	7 38	8 46	27	4 37	7 33	8 43	9 52	4 42	7 27	8 40	1 44				
192	10	Sat	4 32	7 38	9 12	1 6	4 37	7 32	9 10	10 29	4 43	7 27	9 8	2 29				
193	11	Sun	4 33	7 37	9 36	1 45	4 38	7 32	9 36	11 6	4 44	7 26	9 35	3 12				
194	12	Mon	4 33	7 37	9 59	2 23	4 39	7 31	10 0	11 48	4 44	7 26	10 0	3 56				
195	13	Tues	4 34	7 36	10 25	3 3	4 39	7 31	10 26	morn	4 45	7 26	10 28	4 41				
196	14	Wed	4 35	7 36	10 51	3 47	4 40	7 30	10 54	33	4 46	7 25	10 57	5 28				
197	15	Thur	4 36	7 35	11 23	4 37	4 41	7 30	11 27	1 24	4 47	7 24	11 31	6 19				
198	16	Fri	4 37	7 34	morn	5 35	4 42	7 29	morn	2 21	4 46	7 24	morn	7 15				
199	17	Sat	4 37	7 34	3	6 43	4 43	7 29	8	3 29	4 48	7 23	13	8 15				
200	18	Sun	4 38	7 33	1 8	7 55	4 44	7 28	1 3	4 40	4 49	7 23	1 3	9 18				
201	19	Mon	4 39	7 32	1 53	9 6	4 44	7 27	1 59	5 51	4 50	7 22	2 5	10 22				
202	20	Tues	4 40	7 31	3 3	10 10	4 45	7 26	3 9	6 56	4 51	7 21	3 14	11 25				
203	21	Wed	4 41	7 30	rises	11 8	4 46	7 26	rises	7 50	4 52	7 21	rises	morn				
204	22	Thur	4 42	7 30	7 54	11 57	4 47	7 25	7 51	8 42	4 52	7 20	7 48	24				
205	23	Fri	4 43	7 29	8 23	ev 45	4 48	7 24	8 21	9 31	4 53	7 19	8 20	1 19				
206	24	Sat	4 44	7 28	8 50	1 28	4 48	7 23	8 50	10 13	4 54	7 18	8 49	2 10				
207	25	Sun	4 45	7 27	9 16	2 11	4 49	7 23	9 17	10 53	4 55	7 18	9 18	2 58				
208	26	Mon	4 46	7 26	9 41	2 53	4 50	7 22	9 43	11 37	4 56	7 17	9 45	3 45				
209	27	Tues	4 47	7 25	10 7	3 36	4 51	7 21	10 11	ev. 22	4 57	7 16	10 14	4 30				
210	28	Wed	4 48	7 24	10 38	4 24	4 52	7 20	10 42	1 11	4 58	7 15	10 16	5 16				
211	29	Thur	4 49	7 23	11 13	5 15	4 53	7 19	11 18	2 2	4 58	7 14	11 23	6 3				
212	30	Fri	4 50	7 22	11 53	6 13	4 54	7 18	11 52	2 59	4 59	7 13	morn	6 51				
213	31	Sat	4 51	7 21	morn	7 5	4 55	7 17	morn	4 0	4 59	7 12	4	7 40				

During the month of July, 1879, the New-York Life Insurance Company paid 52 death-claims on the lives of 43 persons. The whole amount paid was \$191,858.00, an average of over \$4400 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$78,449.12, an average of a little less than \$1900 per family. The gain to the families of the deceased was, therefore, \$113,408.88, an average of over \$2600 each. For each \$100 paid to the Company, they received \$244.56.

MOON'S PHASES.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.		
	D.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	M. S.	H. M.	M. S.
New Moon,	7	8 37 Morning.	8 25 Morning.	8 13 Morning.	8 13 Morning.	8 1 Morning.	D.	1	12	3	41
First Quarter,	15	1 32 Morning.	1 20 Morning.	1 8 Morning.	0 56 Morning.	9	12	5	2		
Full Moon,	21	4 18 Evening.	4 6 Evening.	3 54 Evening.	3 42 Evening.	17	12	5	56		
Last Quarter,	28	6 57 Evening.	6 45 Evening.	6 33 Evening.	6 21 Evening.	25	12	6	15		



Hon. WILLIAM A. WHEELER, of New-York.

WILLIAM ALMON WHEELER was born June 30th, 1819, in Malone, N. Y. He received an academic education, and entered the University of Vermont in 1838, but, on account of the death of his father, he remained only about a year. He taught school, and studied and practiced law, and was for several years district-attorney of Franklin County. In 1850-51 he was a member of New-York Assembly, and in 1858-59 a member of the Senate, and president *pro tem*. In 1867-68 he was a member, and president, of the Constitutional Convention. He served as Representative in the Thirty-seventh, Forty-first, and the three succeeding Congresses, and was elected Vice-President of the United States in 1876. Mr. Wheeler has also been engaged in banking and railroad affairs; was cashier and director of the Bank of Malone, and a trustee of the Northern New-York Railway Co. As chairman of a committee on Louisiana affairs in the Forty-third Congress, he brought about an adjustment of complicated questions on a basis since known as "the Wheeler Compromise."

MAN takes correction and advice much more easily than people think, only he will not bear it when violently given, even though it be well founded. Flowers remain open to the soft-falling dew, but shut up during the violent down-pour of rain.

IF the times are hard, consider how difficult it would be for your family to get along without the insurance in case of your sudden death. "Hard times" are simply times when it is hard for persons without capital to get a living, and if a man with business capacities finds the times "hard," how would women and children find them? One of the last things to be given up in such times ought to be the protection of one's wife and children. If men who are in doubt on this point could see and know what some life

agents have seen and known, of policies dropped and death and poverty following so soon after that those who suffered could not forget how much they had lost, they would not consider the question for a moment. Better to *live with* insurance than to *die without* it.

THERE are two persons who fail utterly to comprehend the meaning of money—the miser and the fool. The former hides his gold and lives and dies in want; the latter spends all he has in the first day of its possession, and then comes his poverty. Miser and spendthrift thus are equal partners in distress. One must avoid both these forms of human misery, and must take the path of a Franklin and be a philosopher over each day's wages, or he will fail.—*The Alliance.*

Eighth Month.

AUGUST: 1880.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.				CALENDAR FOR BOSTON, NEW ENGLAND N. Y. STATE, MICHIGAN, WISCONSIN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI, AND CALIFORNIA.			
			Sun Rises	Sun Sets	Moon Rises	H. W. Boston	Sun Rises	Sun Sets	Moon Rises	H. W. N. Y.	Sun Rises	Sun Sets	Moon Rises	Moon South.				
214	1	Mon	4 52	7 20	3 8	8 12	4 56	7 16	4 4	4 56	5 0	7 11	5 0	7 11	5 0	8 29		
215	2	Tues	4 53	7 18	1 23	9 7	4 57	7 14	1 35	5 52	5 1	7 10	1 41	9 10	1 41	9 10		
216	3	Wed	4 54	7 17	2 25	9 56	4 58	7 13	2 30	6 42	5 2	7 9	2 36	10 5	2 36	10 5		
217	4	Thur	4 55	7 16	3 24	10 42	4 59	7 12	3 29	7 24	5 3	7 8	3 34	10 55	3 34	10 55		
218	5	Fri	4 56	7 15	4 26	11 22	5 0	7 11	4 30	8 5	5 4	7 7	4 34	11 42	4 34	11 42		
219	6	Sat	4 57	7 14	sets	12 0	5 1	7 10	sets	8 45	5 5	7 6	sets	ev. 27	sets	ev. 27		
220	7	Sun	4 58	7 12	7 42	morn	5 2	7 9	7 41	9 23	5 6	7 5	7 40	1 11	5 6	7 5		
221	8	Mon	4 59	7 11	8 5	37	5 3	7 7	8 5	10 1	5 6	7 4	8 5	1 55	5 6	7 4		
222	9	Tues	5 0	7 10	8 30	1 15	5 4	7 6	8 31	10 37	5 7	7 2	8 33	2 40	5 7	7 2		
223	10	Wed	5 1	7 8	8 56	1 55	5 5	7 5	8 59	11 21	5 8	7 1	9 1	3 27	5 8	7 1		
224	11	Thur	5 2	7 7	9 20	2 37	5 6	7 4	9 30	morn	5 9	7 0	9 34	4 16	5 9	7 0		
225	12	Fri	5 3	7 6	10 2	3 23	5 7	7 2	10 7	8	5 10	6 59	10 12	5 9	5 10	6 59		
226	13	Sat	5 4	7 4	10 49	4 17	5 8	7 1	10 55	1 4	5 11	6 58	11 0	6 6	5 11	6 58		
227	14	Sun	5 5	7 3	11 41	5 19	5 9	7 0	11 47	2 8	5 12	6 56	11 53	7 6	5 12	6 56		
228	15	Mon	5 6	7 1	morn	6 31	5 10	6 58	morn	3 20	5 13	6 54	morn	8 7	5 13	6 54		
229	16	Tues	5 7	0	44	7 45	5 11	6 57	49	4 31	5 14	6 53	55	9 9	5 14	6 53		
230	17	Wed	5 8	5 58	1 58	8 57	5 12	6 55	2 2	5 42	5 15	6 52	2 8	10 8	5 15	6 52		
231	18	Thur	5 10	6 57	3 13	9 56	5 13	6 54	3 17	6 42	5 16	6 51	3 21	11 4	5 16	6 51		
232	19	Fri	5 11	6 55	4 28	10 51	5 14	6 53	4 31	7 35	5 17	6 50	4 34	11 57	5 17	6 50		
233	20	Sat	5 12	6 54	rises	11 35	5 15	6 51	rises	8 17	5 17	6 48	rises	morn	5 18	6 48		
234	21	Sun	5 13	6 52	7 15	ev. 17	5 16	6 50	7 16	9 2	5 18	6 47	7 16	47	5 18	6 47		
235	22	Mon	5 14	6 51	7 43	9	5 17	6 48	7 44	9 45	5 19	6 45	7 46	1 35	5 19	6 45		
236	23	Tues	5 15	6 49	8 9	1 49	5 17	6 47	8 11	10 25	5 20	6 44	8 11	2 22	5 20	6 44		
237	24	Wed	5 16	6 48	8 39	2 19	5 18	6 45	8 42	11 2	5 21	6 43	8 46	3 8	5 21	6 43		
238	25	Thur	5 17	6 46	9 11	3 3	5 19	6 44	9 16	11 48	5 22	6 41	9 21	3 56	5 22	6 41		
239	26	Fri	5 18	6 44	9 50	3 49	5 20	6 42	9 55	12 2	5 23	6 40	10 1	4 44	5 23	6 40		
240	27	Sat	5 19	6 43	10 32	4 44	5 21	6 41	10 38	1 29	5 24	6 38	10 44	5 33	5 24	6 38		
241	28	Sun	5 20	6 41	11 22	5 38	5 22	6 39	11 22	2 24	5 25	6 37	11 34	6 22	5 25	6 37		
242	29	Mon	5 21	6 39	morn	6 40	5 23	6 37	morn	3 26	5 26	6 35	morn	7 12	5 26	6 35		
243	30	Tues	5 22	6 38	16	7 39	5 24	6 35	22	4 24	5 27	6 34	17	8 1	5 27	6 34		
244	31	Wed	5 23	6 36	1 12	8 34	5 25	6 34	1 18	5 19	5 28	6 32	1 23	8 49	5 28	6 32		

During the month of August, 1879, the New-York Life Insurance Company paid 37 death-claims on the lives of 36 persons. The whole amount paid was \$104,443.00, an average of over \$2900 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$34,347.05, an average of a little less than \$1000 per family. The gain to the families of the deceased was, therefore, \$70,095.95, an average of over \$1900 each. For each \$100 paid to the Company, they received \$304.08.

MOON'S PHASES.	D.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.		
		H. M.	E. V.	H. M.	E. V.	H. M.	E. V.	H. M.	E. V.	D.	H. M.	S.
New Moon,	5	11 4	Evening.	10 52	Evening.	10 40	Evening.	10 28	Evening.	12	12	6 2
First Quarter,	13	7 58	Morning.	7 46	Morning.	7 34	Morning.	7 22	Morning.	9	12	5 11
Full Moon,	20	0 34	Morning.	0 22	Morning.	0 10	Morning.	11 58	Eve. 19th.	17	12	3 44
Last Quarter,	27	11 31	Morning.	11 19	Morning.	11 7	Morning.	10 55	Morning.	25	12	1 44



Hon. GEORGE F. EDMUNDS, of Vermont.

GEORGE F. EDMUNDS was born at Richmond, Vt., February 1st, 1828. He received his education in the public schools and from private tutors, studied law, and practiced in his native state. He was a member of the lower house of the Vermont Legislature in 1854-59, serving three years as Speaker. In 1861-62 he was a member of the state Senate, and president *pro tem*. In 1865 he was appointed United States Senator to fill the vacancy caused by the death of Hon. Solomon Foot, and was afterward elected by the Legislature for the unexpired term. He was re-elected for the term beginning in 1869, and again for the term beginning March 4th, 1875. He was Chairman of the Judiciary Committee from 1872 until the Senate became Democratic, in 1879.

PANICS cannot affect life companies as they do banks and other great trust institutions. The liabilities of the life company mature under the law of mortality, which is steady and regular, while those of other institutions depend more upon human judgment, caprice, fickleness, etc. There can be no such thing as a *run* on a well-managed life company. If it is so managed, each man's money will be ready for him *when it is due*, but people cannot, in a time of panic, ruin the company and impair the safety of their own savings. The terms upon which their investment is made prevent any such ruinous sacrifice of their interests.

MANY have yielded to go a mile with Satan who never intended to go with him twain; but, when once on the way with him, have been

inveigled further and further, until they knew not how to leave him. Thus he leads poor creatures down into the depths of sin, by winding stairs, so that they see not the end of that to which they are going.—*Worthington*.

MEDICINE often fails of its effect—but poison never; and while, in summing the observations of past life—not unwatchfully spent—I can truly say that I have a thousand times seen patience disappointed of her hope, and wisdom of her aim, but I have never yet seen folly fruitless of mischief, nor vice conclude but in calamity.—*Ruskin*.

“**D**EBT,” says Josh Billings, “is a trap which a man sets and baits himself, and then deliberately gets into.”

Ninth Month.

SEPTEMBER: 1880.

Thirty Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.	CALENDAR FOR BOSTON, NEW ENGLAND, N. Y., STATE, MICHIGAN, WISCONSIN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI, AND CALIFORNIA.			
				Sun Rises	Sun Sets	Moon Rises	H. W. Boston	Sun Rises	Sun Sets	Moon Rises	H. W. N. Y.	Sun Rises	Sun Sets	Moon Rises	Moon South
245	1	Wed	<p>During the month of September, '79, the New-York Life Insurance Company paid 31 death-claims on the lives of 28 persons. The whole amount paid was \$107,753.00, an average of over \$3800 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$39,630.91, an average of a little more than \$1400 per family. The gain to the families of the deceased was, therefore, \$68,122.09, an average of over \$2400 each. For each \$100 paid to the Company, they received \$271.89.</p>	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.		
246	2	Thur		5 24	6 35	2 14	9 24	5 26	6 33	2 18	6 10	5 28	6 31	2 22	9 36
247	3	Fri		5 26	6 33	3 16	10 10	5 27	6 31	3 19	6 50	5 29	6 29	3 23	10 22
248	4	Sat		5 27	6 31	4 20	10 54	5 28	6 29	4 22	7 35	5 30	6 28	4 24	11 7
249	5	Sun		5 28	6 29	5 23	11 32	5 29	6 28	5 24	8 15	5 31	6 26	5 25	11 52
250	6	Mon		5 29	6 28	sets	morn	5 30	6 26	sets	8 55	5 32	6 25	sets	ev.37
251	7	Tues		5 30	6 26	7 1	10	5 31	6 25	7 3	9 34	5 33	6 23	7 5	1 24
252	8	Wed		5 31	6 24	7 30	5	5 32	6 23	7 34	10 16	5 34	6 22	7 37	2 13
253	9	Thur		5 32	6 22	8 5	1 31	5 33	6 21	8 9	11 0	5 35	6 21	8 14	3 6
254	10	Fri		5 33	6 21	8 46	2	5 34	6 20	8 51	11 53	5 35	6 20	8 57	4 1
255	11	Sat		5 34	6 19	9 37	3 8	5 35	6 18	9 42	morn	5 36	6 18	9 43	5 0
256	12	Sun		5 35	6 17	10 37	4 6	5 36	6 16	10 42	53	5 37	6 17	10 48	6 0
257	13	Mon		5 36	6 15	11 45	5 13	5 37	6 15	11 50	1 59	5 38	6 15	11 55	7 0
258	14	Tues		5 37	6 14	morn	6 25	5 38	6 13	morn	3 11	5 39	6 14	1 7	7 59
259	15	Wed		5 38	6 12	58	7 37	5 39	6 11	1 2	4 22	5 40	6 12	1 7	8 54
260	16	Thur		5 39	6 10	2 11	8 41	5 40	6 9	2 14	5 26	5 41	6 10	2 18	9 47
261	17	Fri		5 40	6 8	3 24	9 35	5 41	6 8	3 26	6 21	5 42	6 9	3 28	10 37
262	18	Sat		5 41	6 7	4 35	10 24	5 42	6 6	4 36	7 11	5 43	6 7	4 37	11 25
263	19	Sun		5 43	6 5	rises	11 8	5 43	6 4	rises	7 50	5 44	6 6	rises	morn
264	20	Mon		5 44	6 3	6 8	11 48	5 44	6 3	6 10	8 31	5 44	6 4	6 12	1 2
265	21	Tues		5 45	6 1	6 38	ev.27	5 45	6 1	6 41	9 14	5 45	6 2	6 45	59
266	22	Wed		5 46	6 0	7 10	1 9	5 46	5 59	7 14	9 55	5 46	6 1	7 18	1 47
267	23	Thur		5 47	5 58	7 46	1 51	5 47	5 58	7 51	10 35	5 47	5 59	7 56	2 35
268	24	Fri		5 48	5 56	8 28	2 34	5 48	5 56	8 33	11 16	5 48	5 58	8 39	3 24
269	25	Sat		5 49	5 54	9 16	3 21	5 49	5 54	9 21	ev.6	5 49	5 50	9 27	4 14
270	26	Mon		5 50	5 53	10 7	4 10	5 50	5 53	10 12	57	5 50	5 54	10 18	5 4
271	27	Tues		5 51	5 51	11 3	5 6	5 51	5 52	11 8	1 52	5 51	5 53	11 13	5 54
272	28	Wed		5 52	5 49	morn	6 4	5 52	5 50	morn	2 50	5 52	5 51	morn	6 42
273	29	Thur		5 53	5 47	2	7 1	5 53	5 48	6	3 46	5 53	5 50	11	7 29
274	30	Fri		5 54	5 46	1	3	5 54	5 46	1	6 40	5 54	5 48	1 10	8 15
			5 56	5 44	2	6	5 54	5 44	2	8	5 55	5 46	2 11	9 0	

MOON'S PHASES.	BOSTON.	NEW-YORK.	WASHINGTON.	CHARLESTON.	SUN AT NOON MARK.
New Moon,	D. 4	H. M. 11 56	H. M. 11 44	H. M. 11 32	D. 11 59
First Quarter,	11	1 41	1 29	1 17	11 56
Full Moon,	18	10 45	10 33	10 21	11 54
Last Quarter,	26	6 24	6 12	6 0	11 51
		Evening.	Morning.	Morning.	Evening.
		Evening.	Morning.	Morning.	Evening.
		Morning.	Morning.	Morning.	Morning.
		Morning.	Morning.	Morning.	Morning.



Major-General W. S. HANCOCK, of Pennsylvania.

WINFIELD SCOTT HANCOCK was born in Montgomery County, Pa., February 14th, 1824. He entered West Point in 1840, from which he was graduated in 1844. He served in the Mexican war, in Florida against the Seminoles, in Kansas, and in California, being on duty in the latter state at the outbreak of the civil war. He was made a brigadier-general of volunteers in September, 1861, and was thereafter connected with the Army of the Potomac. For meritorious services in the Peninsular campaign he received three brevets in the regular army. After the battles in Maryland, in the autumn of 1862, he was made a major-general of volunteers. After Fredericksburg and Chancellorsville, he was placed in command of the second army corps. At the death of General Reynolds at Gettysburg, July 1st, 1863, Hancock checked the retreat of the national forces, and seized the position around which the battle raged during the two successive days. He was severely wounded during the last assault on his lines, and for conspicuous services during the battle he received the thanks of Congress. He took a prominent part in the campaign against Richmond in the spring of 1864, for which he was made a brigadier-general in the regular army. Since the war he has commanded several different "military divisions," having been made a major-general in the regular army upon the accession of General Grant to the Presidency.

THE professional man ought to insure his life; because hardly one in ten lays up any considerable sum of money before he is forty years of age, and many never do. It takes some very worthy and able men many years to get well established in their profession, and during all that time they must, for the sake of their profession, as well as for their own enjoyment, maintain a position in society at considerable expense. The savings of these early years form no sort of reliance for the support of a family in case of death. The annual payment of a small sum for life insurance secures, *from the day the first payment is made*, about what the same sum deposited every year would amount to, at six per cent, compound interest, *in fifteen or twenty years*. A man is thus enabled to secure his family a competence, in case of need.

THE only way to shine, even in this false world, is to be modest and unassuming. Falsehood may be a thick crust; but, in the course of time, truth will find a place to break through. Elegance of language may not be in the power of us all; but simplicity and straightforwardness are.—*W. C. Bryant.*

“WHY don't you marry?” said Pope Alexander VII. one day to Alacci, the librarian of the Vatican. “So that, your holiness, if an opportunity offers, I may enter the priesthood.” “Well, then, why don't you become a priest?” “I don't, your holiness, in order that if a good opportunity presents itself I may marry.”

HE who can take advice is sometimes superior to him who can give it.—*Von Kuebel.*

Tenth Month.

OCTOBER : 1880.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.				CALENDAR FOR BOSTON, NEW ENGLAND, N. Y. STATE, MICHIGAN, WISCONSIN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI AND CALIFORNIA.			
			Sun Rises	Sun Sets	Moon Rises	H. W. Boston	Sun Rises	Sun Sets	Moon Rises	H. W. N. Y.	Sun Rises	Sun Sets	Moon Rises	Moon South.				
275	1	Fri	5 57	5 42	3 9	9 33	5 56	5 43	3 11	6 19	5 55	5 43	3 12	9 44				
276	2	Sat	5 58	5 40	4 14	10 18	5 57	5 41	4 14	7 4	5 56	5 42	4 14	10 30				
277	3	Sun	5 59	5 39	5 22	11 2	5 58	5 39	5 21	7 45	5 57	5 40	5 20	11 17				
278	4	Mon	6 0	5 37	sets	11 44	5 59	5 38	sets	8 25	5 58	5 39	sets	ev. 6				
279	5	Tues	6 1	5 35	6 5	morn	6 0	5 36	6 9	9 14	5 59	5 37	6 13	59				
280	6	Wed	6 2	5 33	6 45	27	6 1	5 35	6 50	10 1	6 0	5 35	6 55	1 55				
281	7	Thur	6 3	5 32	7 34	1 15	6 2	5 33	7 39	10 49	6 1	5 34	7 45	2 54				
282	8	Fri	6 4	5 30	8 31	2 7	6 3	5 31	8 36	11 46	6 2	5 32	8 42	3 54				
283	9	Sat	6 6	5 28	9 38	3 1	6 4	5 30	9 44	morn	6 3	5 31	9 49	4 55				
284	10	Sun	6 7	5 27	10 49	4 1	6 5	5 28	10 54	46	6 4	5 29	10 59	5 51				
285	11	Mon	6 8	5 25	morn	5 7	6 7	5 27	morn	1 53	6 5	5 28	morn	6 50				
286	12	Tues	6 9	5 23	2	6 12	6 8	5 25	5	2 58	6 6	5 26	9	7 42				
287	13	Wed	6 10	5 22	1 27	7 17	6 9	5 23	1 25	4 2	6 7	5 25	1 28	8 32				
288	14	Thur	6 11	5 20	2 23	8 15	6 10	5 22	2 25	4 59	6 8	5 23	2 26	9 19				
289	15	Fri	6 13	5 19	3 31	9 7	6 11	5 20	3 31	5 52	6 9	5 22	3 31	10 1				
290	16	Sat	6 14	5 17	4 39	9 55	6 12	5 19	4 37	6 40	6 10	5 21	4 36	10 52				
291	17	Sun	6 15	5 15	5 44	10 39	6 13	5 17	5 42	7 24	6 11	5 19	5 40	11 39				
292	18	Mon	6 16	5 14	rises	11 19	6 14	5 16	rises	8 2	6 12	5 18	rises	morn				
293	19	Tues	6 17	5 12	5 43	12 0	6 15	5 14	5 48	8 45	6 13	5 16	5 53	27				
294	20	Wed	6 18	5 11	6 28	ev.42	6 16	5 13	6 34	9 28	6 14	5 15	6 39	1 16				
295	21	Thur	6 20	5 9	7 8	1 26	6 18	5 12	7 14	10 12	6 15	5 14	7 20	2 6				
296	22	Fri	6 21	5 8	7 58	2 9	6 19	5 10	8 4	10 51	6 16	5 13	8 10	2 56				
297	23	Sat	6 22	5 6	8 53	2 54	6 20	5 9	8 58	11 38	6 18	5 11	9 4	3 46				
298	24	Sun	6 23	5 5	9 50	3 40	6 21	5 7	9 55	ev.26	6 19	5 10	10 0	4 34				
299	25	Mon	6 24	5 3	10 50	4 29	6 22	5 6	10 53	1 16	6 20	5 9	10 57	5 21				
300	26	Tues	6 26	5 2	11 50	5 20	6 23	5 4	11 53	2 9	6 21	5 8	11 56	6 7				
301	27	Wed	6 27	5 1	morn	6 14	6 24	5 3	morn	3 0	6 22	5 6	morn	6 52				
302	28	Thur	6 28	4 59	53	7 8	6 26	5 2	53	3 51	6 23	5 5	57	7 26				
303	29	Fri	6 29	4 57	1 56	8 0	6 27	5 1	1 56	4 45	6 24	5 4	1 57	8 20				
304	30	Sat	6 31	4 57	3 1	8 53	6 28	4 59	3 1	5 38	6 25	5 2	3 0	9 6				
305	31	Sun	6 32	4 55	4 10	9 43	6 29	4 58	4 9	6 29	6 26	5 1	4 7	9 54				

MOON'S PHASES.	BOSTON.				NEW-YORK.				WASHINGTON.				CHARLESTON.				SUN AT NOON MARK.			
	D.	H. M.	H. M.	H. M.	D.	H. M.	H. M.	H. M.	D.	H. M.	H. M.	H. M.	D.	H. M.	H. M.	H. M.	H. M.			
New Moon,	3	11 59	Evening.	11 47	Evening.	11 35	Evening.	11 23	Evening.	1	11 49	25								
First Quarter,	10	7 51	Evening.	7 39	Evening.	7 27	Evening.	7 15	Evening.	9	11 47	6								
Full Moon,	17	11 42	Evening.	11 30	Evening.	11 18	Evening.	11 6	Evening.	17	11 45	16								
Last Quarter,	26	2 16	Morning.	2 4	Morning.	1 52	Morning.	1 40	Morning.	25	11 44	4								



Hon. E. B. WASHBURNE, of Illinois.

ELIHU BENJAMIN WASHBURNE was born at Livermore, Me., September 23d, 1816. In early life he was a printer, afterward received an academic education, and studied law in Hallowel and Boston. In 1840 he removed to Galena, Ill., and began the practice of his profession. He was elected to Congress in 1852, and served continuously until 1869, when he was, by continuous service, the oldest member of the House. Upon the accession of General Grant to the Presidency, Mr. Washburne was made Secretary of State, and soon afterward Minister to France. He remained at his post of duty in Paris during the siege by the Germans and during the reign of the Commune. The ambassadors of other governments having removed, Mr. Washburne, as far as possible, gave shelter and assistance to all foreigners who sought his protection. For his services to Germans who remained in the city, and to wounded Parisians, grateful acknowledgments were made by the German government and the French people. Upon the accession of President Hayes, Mr. Washburne was recalled at his own request.

TO THOSE who are insured. If experience says anything plainly it says, *keep up your policy*. Not only is it true that you might not be able to get another one should you drop the one you have, but continuous insurance is always cheaper and safer than intermittent insurance. You cannot reap the full benefit of your contract except by completing it. The premium rates are graded according to the age at the time of insuring, being lower for younger men. Therefore the man who has a policy and gives it up expecting to insure again must run two risks and submit to one certain loss, *viz.*: the risk of dying before applying for new insurance, and the risk of being rejected when he does apply, and the certainty of having to pay higher premium rates. All the *advantages* are on the side of keeping up your policy, the *dangers* on the side of dropping it.

A CLERGYMAN, a widower, recently created quite a sensation in his household, which consisted of seven grown-up daughters. The daughters received a letter from their father, which stated that he had "married a widow with six sprightly children," and that he might be expected home at a certain time. When the day of arrival came the house was anything but inviting. At last the minister came; but he was alone. He greeted his daughters as usual, and as he viewed the neglected apartments there was a merry twinkle in his eye. At last the eldest mustered courage and asked: "Where is our mother?" "In Heaven," said the good man. "But where is the widow with six children, whom you wrote you had married?" "Why, I married her to another man, my dears," he replied.

Eleventh Month.

NOVEMBER: 1880.

Thirty Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.				CALENDAR FOR BOSTON, NEW ENGLAND, N. Y. STATE, MICHIGAN, WISCONSIN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI, AND CALIFORNIA.			
			Sun Rises	Sun Sets	Moon Rises	H. W. Boston	Sun Rises	Sun Sets	Moon Rises	H. W. N. Y.	Sun Rises	Sun Sets	Moon Rises	Moon South.	Sun Rises	Sun Sets	Moon Rises	Moon South.
306	1	Mon	6 33	4 54	5 21	10 32	6 30	4 57	5 19	7 17	6 27	5 0	5 16	10 45				
307	2	Tues	6 34	4 53	6 35	11 21	6 31	4 56	6 31	8 4	6 28	4 59	6 28	11 41				
308	3	Wed	6 36	4 51	sets	morn	6 32	4 54	sets	8 56	6 29	4 58	sets	ev. 40				
309	4	Thur	6 37	4 50	6 21	13	6 34	4 53	6 27	9 51	6 31	4 57	6 33	1 43				
310	5	Fri	6 38	4 49	7 27	1 5	6 35	4 52	7 33	10 41	6 32	4 56	7 38	2 46				
311	6	Sat	6 39	4 48	8 39	2 1	6 36	4 51	8 43	11 39	6 33	4 55	8 48	3 47				
312	7	Sun	6 41	4 47	9 52	2 55	6 37	4 50	9 56	morn	6 34	4 54	10 0	4 45				
313	8	Mon	6 42	4 45	11 6	3 51	6 38	4 49	11 8	37	6 35	4 53	11 12	5 39				
314	9	Tues	6 43	4 44	morn	4 50	6 40	4 48	morn	1 37	6 36	4 52	morn	6 29				
315	10	Wed	6 44	4 43	14	5 48	6 41	4 47	16	2 31	6 37	4 51	17	7 17				
316	11	Thur	6 46	4 42	1 23	6 45	6 42	4 46	1 24	3 31	6 38	4 50	1 24	8 3				
317	12	Fri	6 47	4 41	2 29	7 41	6 43	4 45	2 28	4 26	6 39	4 49	2 28	8 49				
318	13	Sat	6 48	4 40	3 35	8 34	6 44	4 44	3 33	5 19	6 40	4 48	3 31	9 35				
319	14	Sun	6 49	4 39	4 39	9 23	6 46	4 43	4 36	6 9	6 41	4 47	4 33	10 22				
320	15	Mon	6 51	4 39	5 41	10 10	6 47	4 42	5 37	6 56	6 43	4 47	5 33	11 10				
321	16	Tues	6 52	4 38	6 44	10 53	6 48	4 41	6 39	7 38	6 44	4 46	6 34	11 59				
322	17	Wed	6 53	4 37	rises	11 36	6 49	4 40	rises	8 19	6 45	4 45	rises	morn				
323	18	Thur	6 54	4 36	5 51	ev. 19	6 50	4 39	5 57	9 5	6 46	4 44	6 3	49				
324	19	Fri	6 56	4 35	6 44	1 1	6 51	4 39	6 49	9 47	6 47	4 44	6 55	1 39				
325	20	Sat	6 57	4 34	7 42	1 44	6 53	4 38	7 46	10 28	6 48	4 43	7 51	2 28				
326	21	Sun	6 58	4 34	8 40	2 27	6 54	4 38	8 44	11 10	6 49	4 43	8 48	3 16				
327	22	Mon	6 59	4 33	9 39	3 9	6 55	4 37	9 42	11 54	6 50	4 42	9 45	4 2				
328	23	Tues	7 0	4 32	10 39	3 52	6 56	4 36	10 42	ev. 38	6 51	4 42	10 44	4 46				
329	24	Wed	7 2	4 32	11 39	4 38	6 57	4 36	11 41	1 25	6 52	4 41	11 42	5 29				
330	25	Thur	7 3	4 31	morn	5 28	6 58	4 35	morn	2 14	6 53	4 40	morn	6 12				
331	26	Fri	7 4	4 31	42	6 21	6 59	4 35	42	3 7	6 55	4 40	42	6 56				
332	27	Sat	7 5	4 30	1 33	7 17	7 0	4 35	1 35	4 2	6 56	4 40	1 36	7 42				
333	28	Sun	7 6	4 30	2 56	8 13	7 2	4 34	2 54	4 57	6 57	4 40	2 52	8 30				
334	29	Mon	7 7	4 30	4 9	9 11	7 3	4 34	4 6	5 57	6 58	4 39	4 2	9 23				
335	30	Tues	7 8	4 29	5 23	10 8	7 4	4 34	5 19	6 54	6 59	4 39	5 14	10 20				

During the year ending Jan. 1, '79, the New-York Life Insurance Company paid 533 death-claims on the lives of 435 persons. The whole amount paid was \$1,687,675.00, an average of over \$3800 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$620,704.00, an average of a little less than \$1500 per family. The gain to the families of the deceased was, therefore, \$1,066,971.00, an average of over \$2400 each. For each \$100 paid to the Company, they received \$271.89.

MOON'S PHASES.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.		
	D.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	S.	
New Moon,	2	11 11 Morning.	10 59 Morning.	10 47 Morning.	10 35 Morning.	1	11 43 41				
First Quarter,	9	3 36 Morning.	3 24 Morning.	3 12 Morning.	3 0 Morning.	9	11 44 2				
Full Moon,	16	3 55 Evening.	3 43 Evening.	3 31 Evening.	3 19 Evening.	17	11 45 16				
Last Quarter,	24	9 11 Evening.	8 59 Evening.	8 47 Evening.	8 35 Evening.	25	11 47 23				



Ex-President U. S. GRANT, of Illinois.

ULYSSES S. GRANT was born April 27th, 1822, at Point Pleasant, Clermont County, Ohio. He entered West Point in 1839, and was graduated in 1843. He remained in the army eleven years, was engaged in every battle of the Mexican War except Buena Vista, and received two brevets for gallantry. He resigned his captain's commission in 1854, followed farming until 1860, when he entered the leather trade with his father at Galena, Ill. When President Lincoln issued his first call for troops, April 15th, 1861, Captain Grant offered his services to both the state and federal governments, and on the 19th was drilling a volunteer company at Galena. His military and civil services are yet so fresh in the minds of the people that they scarcely need to be recounted. The capture of Fort Donelson in February, 1862, made him a major-general of volunteers; the capture of Vicksburg brought him the same rank in the regular army; and the battles about Chattanooga gave him command of all the armies of the United States, with the revived rank of Lieutenant-General. At the close of the war the grade of General was created for him. He was for a considerable time Secretary of War *ad interim* under President Johnson, was elected President in 1868, and re-elected in 1872.

LIFE insurance may be likened to a savings-bank in one respect, in that the payment of certain sums every year will accumulate to a considerable fund at last. But it would be very absurd to say, because a person could accumulate a larger fund by putting his money out to interest than he could by insuring his life when life is prolonged, that, therefore, it is better not to insure; for *this argument entirely ignores the one main element of the calculation, and that which gives insurance its special value, viz.: the uncertainty of life. To insure life we look upon as a simple matter of plain duty to all who have either wife, children or aged parents dependent on them, and have not a reasonable competence to leave them.* A life policy matures just when help is needed, and is in amount equal to the premiums that would be paid in the course of many years.

WHATEVER expands the affections or enlarges the sphere of our sympathies, whatever makes us feel our relations to the universe and all that it inherits, in time and in eternity, to the great and beneficent cause of all, must unquestionably refine our nature and elevate us in the scale of being.

MANY an honest man practices upon himself an amount of deceit sufficient, if practiced upon another and in a little different way, to send him to the State Prison.

AN old bachelor at a wedding feast had a heartlessness to offer the following toast: "Marriage—The gate through which the happy lover leaves his enchanted regions and returns to earth."

Twelfth Month.

DECEMBER : 1880.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.				CALENDAR FOR BOSTON, NEW ENGLAND, N. Y. STATE, MICHIGAN, WISCONSIN, IOWA, AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI, AND CALIFORNIA.			
			Sun Rises	Sun Sets	Moon Rises	H. W. Boston	Sun Rises	Sun Sets	Moon Rises	H. W. N. Y.	Sun Rises	Sun Sets	Moon Rises	Moon South.	Sun Rises	Sun Sets	Moon Rises	Moon South.
			H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
336	1	Wed	7 10	4 29	6 37	11 7	7 -5	4 34	6 32	7 50	7 0	4 39	6 27	11 22				
337	2	Thur	7 11	4 29	sets	12 0	7 6	4 33	sets	8 45	7 1	4 39	sets	ev.27				
338	3	Fri	7 12	4 28	6 18	10 30	7 7	4 33	6 23	9 41	7 2	4 38	6 28	1 31				
339	4	Sat	7 13	4 28	7 34	55	7 8	4 33	7 38	10 33	7 2	4 38	7 42	2 33				
340	5	Sun	7 14	4 28	8 49	1 49	7 9	4 32	8 53	11 23	7 3	4 38	8 56	3 31				
341	6	Mon	7 15	4 28	10 4	2 41	7 10	4 32	10 6	12 3	7 4	4 38	10 8	4 24				
342	7	Tues	7 16	4 28	11 14	3 30	7 11	4 32	11 15	1 6	7 5	4 38	11 15	5 14				
343	8	Wed	7 17	4 28	12 30	4 22	7 12	4 32	12 16	1 9	7 6	4 38	12 16	6 1				
344	9	Thur	7 17	4 28	21	5 14	7 13	4 32	21	2	7 7	4 38	20	6 47				
345	10	Fri	7 18	4 28	1 26	6 9	7 14	4 32	1 25	2 55	7 8	4 38	1 23	7 33				
346	11	Sat	7 19	4 28	2 32	7 5	7 15	4 32	2 29	3 50	7 9	4 38	2 27	8 19				
347	12	Sun	7 20	4 28	3 35	7 59	7 15	4 32	3 31	4 44	7 9	4 39	3 27	9 6				
348	13	Mon	7 21	4 28	4 35	8 53	7 16	4 33	4 31	5 39	7 10	4 39	4 26	9 55				
349	14	Tues	7 22	4 28	5 36	9 44	7 16	4 33	5 31	6 30	7 11	4 39	5 25	10 44				
350	15	Wed	7 22	4 29	6 30	10 31	7 17	4 33	6 25	7 16	7 12	4 39	6 19	11 34				
351	16	Thur	7 23	4 29	rises	11 21	7 18	4 33	rises	7 57	7 12	4 40	rises	12 44				
352	17	Fri	7 24	4 29	5 34	11 57	7 18	4 33	5 39	8 42	7 13	4 40	5 44	24				
353	18	Sat	7 24	4 29	6 31	ev.38	7 19	4 34	6 35	9 24	7 14	4 40	6 39	1 12				
354	19	Sun	7 25	4 30	7 31	1 18	7 20	4 34	7 34	10 4	7 14	4 41	7 38	1 58				
355	20	Mon	7 26	4 30	8 30	1 58	7 20	4 35	8 33	10 40	7 15	4 41	8 35	2 43				
356	21	Tues	7 26	4 31	9 28	2 36	7 21	4 35	9 30	11 18	7 15	4 42	9 31	3 26				
357	22	Wed	7 26	4 31	10 31	3 16	7 21	4 36	10 31	ev. 1	7 16	4 42	10 32	4 9				
358	23	Thur	7 27	4 32	11 34	3 57	7 22	4 37	11 33	4 3	7 16	4 43	11 32	4 51				
359	24	Fri	7 27	4 32	12 30	4 44	7 22	4 37	12 30	1 31	7 17	4 43	12 30	5 35				
360	25	Sat	7 28	4 33	38	5 36	7 23	4 38	36	2 22	7 17	4 44	34	6 20				
361	26	Sun	7 28	4 33	1 45	6 37	7 23	4 39	1 43	3 23	7 17	4 44	1 40	7 9				
362	27	Mon	7 28	4 34	2 57	7 40	7 23	4 39	2 53	4 25	7 18	4 45	2 49	8 2				
363	28	Tues	7 29	4 35	4 10	8 47	7 23	4 40	4 5	5 32	7 18	4 46	4 0	9 0				
364	29	Wed	7 29	4 36	5 21	9 51	7 24	4 40	5 19	6 37	7 18	4 47	5 10	10 2				
365	30	Thur	7 29	4 37	6 29	10 54	7 24	4 41	6 29	7 33	7 19	4 47	6 17	11 7				
366	31	Fri	7 30	4 37	sets	11 48	7 24	4 42	sets	8 31	7 19	4 48	sets	ev.12				

The Insurance Probabilities are, at the time this page goes to press, that during the thirty-five years ending with Dec., '79, the New-York Life Insurance Co. will have issued One Hundred and Forty Thousand Policies; that it will have received Eighty-Four Million Dollars in Premiums, returned to policy-holders and their families Fifty Millions, and will then hold in trust for them over Thirty-Seven Millions. The Insurance Barometer will be rising, the sky clear, the wind fresh, and the New York Life the favorite Company.

	MOON'S PHASES.		BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.	
	D.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	H. M.	S.
New Moon,	1	10 12	Evening.	10 0	Evening.	9 48	Evening.	9 36	Evening.	1	11 49	30
First Quarter,	8	1 54	Evening.	1 42	Evening.	1 30	Evening.	1 18	Evening.	9	11 52	54
Full Moon,	16	10 52	Morning.	10 40	Morning.	10 28	Morning.	10 16	Morning.	17	11 56	42
Last Quarter,	24	2 13	Evening.	2 1	Evening.	1 49	Evening.	1 37	Evening.	25	12 0	41
New Moon,	31	9 12	Morning.	9 0	Morning.	8 48	Morning.	8 36	Morning.	31	12 3	37



Hon. THOMAS F. BAYARD, of Delaware.

THOMAS FRANCIS BAYARD was born at Wilmington, Del., October 29th, 1828. He received an academic education, intending to enter mercantile life, but finally studied law, and was admitted to the bar in 1851. In 1853 he was appointed United States District Attorney for Delaware, which office he resigned in the year following. In 1855-56 Mr. Bayard resided in Philadelphia; with this exception his practice of the law has been confined to his native state. In 1868 he succeeded his father, James A. Bayard, Jr., as United States Senator from Delaware, and was re-elected in 1875. Thomas Ashton Bayard, his grandfather, was likewise United States Senator, and held other federal offices. Mr. Bayard was made Chairman of the Finance Committee of the Senate when that body became Democratic, in 1879.

Possible Presidents.

WE take great pleasure in presenting our readers with portraits of twelve distinguished citizens, from whom we fully expect the next candidates for President will be chosen. All will not be nominated, of course, and it will be easy to say, either before or after the nominations are made, that such and such an one "stands no chance," and the result will seem to prove it for most of them. The task of selecting six from each party has been a difficult and delicate one; but we have solicited and obtained opinions from all parts of the country, so that the selections made may, we think, fairly be said to represent the political "probabilities" at the present time. But "doubtful things are uncertain," as the saying goes, and possibly the "dark horse" may win the race, in spite of all probabilities to the contrary. Perhaps it ought to be said that, according to the views of a majority of our correspondents, Mr. Conkling of this state should be one of the twelve. He has been omitted because of an editorial statement in the *Tribune* of this city, that Mr. Conkling had positively declared he would not be a candidate.

The difficulty of being impartial and unpartisan—or of appearing to be so—has followed us at every step. We have, therefore, limited our biographical sketches to the barest outline of the life and public services of each gentleman. The order in which they appear is purely accidental, having been determined by the order in which the plates were received from the engravers. Had any other principle determined their arrangement, who knows what partisanship it might have betrayed! Even now we expect some of the friends of the men, whose portraits stand opposite the months in which the nominating conventions meet, will regard that circumstance as auspicious.

The plates have been made from photographs, expressly for the ALMANAC, by the Photo-Engraving Co. of this city, whose imprint is a guarantee of a faithful reproduction of the original pictures.

As a farther help to speculations upon the question, Who will be the next President? we print herewith the vote for President in 1876, showing the number of votes each candidate received, and the number of electoral votes to which each state is entitled. By the Constitution, a majority of the electoral votes is necessary to an election, and in case no candidate receives a majority, the election devolves upon the House of Representatives, voting by states, each state casting one vote, and a majority of states being necessary to an election. The vote of each state is determined by a majority of its Representatives. In the present House, upon which will devolve the next election in case of no choice by the people, the Republicans control nineteen state delegations, the Democrats eighteen, while the Indiana delegation consists of an equal number of Democrats and Republicans, and one Greenbacker.

THE VOTE FOR PRESIDENT IN 1876.

States.	Hayes.	Tilden.	Cooper.	Smith.
	(E. V.)	(E. V.)		
Alabama.....	68,230	102,002 (10)		
Arkansas.....	38,669	58,071 (6)	289	
California.....	79,614 (6)	75,845		44
Colorado.....	By Legis (3)	lature.		
Connecticut.....	59,934	61,934 (6)	774	378
Delaware.....	10,752	13,381 (3)		
Florida.....	23,849 (4)	22,923		
Georgia.....	50,446	130,088 (11)		
Illinois.....	276,232 (21)	238,601	17,233	144
Indiana.....	208,011	213,526 (15)	9,533	
Iowa.....	171,327 (11)	112,099	9,901	36
Kansas.....	78,322 (5)	37,902	7,776	110
Kentucky.....	97,156	150,690 (12)	1,944	818
Louisiana.....	75,135 (8)	79,636		
Maine.....	66,300 (7)	49,823	663	
Maryland.....	71,981	91,780 (8)	33	10
Massachusetts.....	150,063 (13)	108,777	779	84
Michigan.....	166,534 (11)	141,925	9,160	766
Minnesota.....	79,962 (5)	48,799	2,311	72
Mississippi.....	52,605	112,173 (8)		
Missouri.....	145,029	203,077 (15)	3,498	64
Nebraska.....	31,616 (3)	17,554	2,320	1,599
Nevada.....	10,383 (3)	9,358		
New Hampshire.....	41,539 (5)	38,509	76	
New Jersey.....	103,517	115,562 (9)	712	43
New-York.....	489,207	521,490 (35)	1,987	2,359
North Carolina.....	108,417	125,427 (10)		
Ohio.....	339,668 (22)	323,182	3,657	1,636
Oregon.....	15,206 (3)	14,149	510	
Pennsylvania.....	384,122 (26)	366,158	7,187	1,319
Rhode Island.....	15,787 (4)	10,712	68	60
South Carolina.....	91,870 (7)	90,906		
Tennessee.....	89,566	133,166 (12)		
Texas.....	44,800	104,755 (8)		
Vermont.....	44,092 (5)	20,254		
Virginia.....	95,558	130,670 (11)		
West Virginia.....	42,698	56,455 (5)	1,373	
Wisconsin.....	130,668 (10)	123,927	1,599	27
Totals.....	4,033,295 (185)	4,284,265 (184)	81,737	9,522

Postal Information.

Domestic Postage.

TO any point within the United States, or the Dominion of Canada, except Newfoundland:

Letters.—Matter in writing, or other matter containing writing in the nature of personal correspondence, and matter sealed against inspection, or matter so inclosed that it cannot be examined without injury to the wrapper, three cents for each half ounce or fraction thereof. Drop-letters, at offices having carriers, two cents per half ounce or fraction thereof; at offices without carriers, one cent. All packages containing written information are rated at letter postage. At least three cents must be paid on a letter packet (if to Canada it must be fully prepaid); if more is due and not paid it will be collected on delivery. A letter will be returned to the writer free if a request to do so is placed on the outside of the envelope. Letters sent to the wrong place will be forwarded free at the request of the person to whom they are addressed. Manuscript, except when accompanied by proof-sheets, is charged letter rates.

All letters remaining uncalled for thirty days in a post-office, after being advertised, are sent to the Dead-Letter Office, except letters bearing a request to return to the writer if not called for within a specified time, and letters bearing the name and address on the outside. Such letters are not advertised, and are not sent to the Dead-Letter Office, but are returned direct to the writers. The use of "request" envelopes is recommended by the post-office authorities. Mail matter addressed to *initials* will be sent to the Dead-Letter Office, unless a street address or box number is given.

Postal-Cards.—There must be nothing whatever attached to a postal-card, except that the address may be pasted on, nor anything written or printed on the face except the address. Anything the sender desires may be written or printed on the back, provided it is not scurrilous or indecent. Postal-cards are not returned to the senders, nor advertised, nor sent to the Dead-Letter Office. They will be for-

warded at the request of the person to whom they are addressed, when sent to wrong place. If not called for in sixty days they are burned. Any ordinary printed business card may be sent through the mails, if a one-cent stamp is attached, provided it contains no written matter except the address, which, with the stamp, should occupy one side.

Second-Class Matter.—Newspapers and periodicals sent to subscribers by publishers. Rate, *two cents per pound.*

Third-Class Matter.—Books (blank or printed), transient newspapers and periodicals, circulars and other matter wholly in print, proof-sheets corrected or not and manuscript copy accompanying the same, prices current with prices in writing, printed commercial papers filled out in writing (provided such writing is not in the nature of personal correspondence and the papers are not completed so as to represent a monetary value), such as papers of legal procedure, deeds, way-bills, bills of lading, invoices, insurance policies and the various documents of insurance companies, hand-bills, posters, chromo-lithographs (un-mounted), engravings, envelopes with printing thereon, heliotypes, lithographs, photographic and stereoscopic views with names written thereon, printed blanks and cards. Rate, *one cent for each two ounces or fraction thereof.*

Fourth-Class Matter.—Blank cards, card-board and other flexible material, flexible patterns, letter envelopes and paper without printing thereon, merchandise, models, ornamented paper, sample cards, samples of ores, metals, minerals, seeds, cuttings, bulbs, roots, scions, drawings, plans, designs, original paintings in oil or water colors, and other matter not included in the first, second or third classes, and which is not liable to damage the contents of the mail-bag or injure any one engaged in the postal service. Rate, *one cent for each ounce or fraction thereof.*

Articles which might otherwise be unmailable may be mailed if packed so as to be safe, and easily inspected.

Privileges and Restrictions.—The name and address of the sender and the word "from" may be written upon packages, also

a list of the articles inclosed; articles may have a name or number attached by tag or label, for purposes of identification; a dedication or inscription may be written in books, etc., provided it is not in the nature of personal correspondence; words or passages in print may be designated by a simple mark; packages must be wrapped so that their contents may be easily examined. Fully prepaid matter of the third and fourth classes will be "forwarded" at the request of the person addressed, but it will not be returned to the sender unless the postage is paid a second time. A request to the postmaster that the sender be notified, in case a package is not called for, that stamps may be sent for its return, may be *printed* on the outside; such request will be complied with. The limit of weight for packages of the third and fourth class is four pounds, except in case of single volumes of books weighing more, and books and documents published or circulated by order of Congress, or official matter from Government Departments or from the Smithsonian Institution. Packages of the third and fourth classes must be fully prepaid and may be registered; fee ten cents. Patterns and samples to Canada must not weigh over eight ounces, nor have any intrinsic value except as patterns and samples. Stamps cut from stamped envelopes or newspaper wrappers may not be used in payment of postage, but if the whole envelope is presented, and the postmaster satisfied that it was spoiled in directing, it will be redeemed in stamps. To inclose any written matter in printed matter renders the person mailing the same liable to a fine of ten dollars. If articles upon which different rates of postage are charged are inclosed in the same package, postage must be paid at the higher rate.

Unmailable Matter.—Liquids, poisons, explosive and inflammable articles, fatty substances easily liquified, animals unless stuffed, insects, reptiles, fruits or vegetables, confectionery, substances exhaling a bad odor, envelopes or postal cards upon which indecent language or pictures are written or printed, and all matter concerning lotteries, so-called gift concerts, or similar enterprises offering prizes, or concerning schemes devised to defraud the public, or for the purpose of obtaining money under false pretenses.

General Suggestions.—Make the address of mail matter *plain* and *full*, giving post-office, county and State, and if to a foreign country write that in full; prepay postage fully, putting stamps in right hand upper corner and see that they adhere well; use a fair quality of envelope or wrapper; do not send money in an unregistered letter unless you are willing to take the risk of losing it without complaining; if your letter is of any importance see that it contains inside or outside your name and address in full, so that if undelivered the Dead-Letter Office would be able to return it to you. There are good and sufficient reasons for all these precautions, and persons who wish their mail matter forwarded with the least delay and risk will do well to heed them without stopping to ask "why."

Foreign Postage.

The "Universal Postal Union" embraces all European countries and their most important colonies and dependencies, also the Argentine Republic, Brazil, Egypt, Honduras, Japan, Mexico, Newfoundland, Persia, Peru, Trinidad, Turkey in both Europe and Asia, and various cities in China. To any of these points the postage if prepaid is, on letters, five cents for each half ounce or fraction; on newspapers, if not over four ounces in weight, two cents each; if over four ounces, two cents additional for each four ounces or fraction; on other printed matter, commercial papers and samples of merchandise, one cent for each two ounces or fraction, but a packet of commercial papers will be charged at least five cents and a packet of samples at least two cents. A "foreign postal-card" is issued for use between these countries, price two cents. Registration fee is ten cents on all packets; the limit of weight for samples is eight and three-fourths ounces, for printed matter and commercial papers, four pounds and six ounces. Unprepaid letters are charged double postage, and all matter insufficiently paid, double the amount of the deficiency. The prepayment of the postage on letters is optional, but other matter and all matter that is registered must be at least partially prepaid. Stamps must be used that are issued in the country where the packet is mailed. Foreign mail packets must not contain gold or

silver substances, coin, jewelry, precious articles of any kind, nor articles subject to customs duties. Other rules are substantially the same as for domestic mail matter.

The rates and rules for countries other than the above are various and complicated, and for information concerning them it will be safer to consult the postal authorities.

Post-Office Money-Orders.

For the convenience of persons desiring to send small sums of money through the mails with perfect safety, and to accommodate those not having banking facilities, a large number of post-offices have been designated money-order offices, at which orders may be procured upon other money-order offices in sums not exceeding fifty dollars. The fees are as follows:

On orders not exceeding \$15, 10 cents.
 Over \$15 and not exceeding \$30, 15 cents.
 Over \$30 and not exceeding \$40, 20 cents.
 Over \$40 and not exceeding \$50, 25 cents.

Conventions for the exchange of money-orders have been concluded with Canada, Great Britain and Ireland, Germany, Italy and Switzerland. The fees are as follows:

CANADIAN RATES.

On orders not exceeding \$10, 20 cents.
 Over \$10 and not exceeding \$20, 40 cents.
 Over \$20 and not exceeding \$30, 60 cents.
 Over \$30 and not exceeding \$40, 80 cents.
 Over \$40 and not exceeding \$50, \$1.00.

BRITISH, SWISS AND ITALIAN RATES.

On orders not exceeding \$10, 25 cents.
 Over \$10 and not exceeding \$20, 50 cents.
 Over \$20 and not exceeding \$30, 75 cents.
 Over \$30 and not exceeding \$40, \$1.00.
 Over \$40 and not exceeding \$50, \$1.25.

GERMAN RATES.

On orders not exceeding \$5, 15 cents.
 Over \$5 and not exceeding \$10, 25 cents.
 Over \$10 and not exceeding \$20, 50 cents.
 Over \$20 and not exceeding \$30, 75 cents.
 Over \$30 and not exceeding \$40, \$1.00.
 Over \$40 and not exceeding \$50, \$1.25.

Reading Clubs.

READING Clubs are simple organizations which enable their members to secure the reading of many books for the price of one. For example, a club, consisting of a dozen persons, purchases a dozen books, each member paying an equal amount. Each then takes a book, reads it and passes it to the member next on the list. When the books have gone the rounds, they are either sold, given away, or retained by some member designated, and form a library from which they may be drawn. The proceeds from sales, fines for keeping books over time, etc., are used for the purchase of new books. Some clubs buy monthly periodicals instead of books, some buy both, and even weekly newspapers. Some clubs have occasional meetings at the members' houses for arranging details and for social purposes.

The advantages of such an organization are obvious. Habits of regular reading are formed and strengthened, and members are enabled to read more books than

some of them could or would buy. The question of amusement and entertainment is profitably settled for a good many evenings, and when the members meet they have something to talk about to mutual profit. Each receives benefit from the literary taste and judgment of all the rest, and the selections are likely to be worth reading. The time spent in reading personal and political gossip, and the endless details with which the daily papers are filled, and which nobody remembers or cares to remember—is put to a better use. To any of our readers who would like to try the experiment, and who have no plan, we would recommend the following, which they are at liberty to improve upon:

Talk up the subject among friends who are mutually congenial until you get a dozen who think favorably of it. Then get them together and propose the following plan and rules: Agree upon a dozen books (or as many as you have members) to be bought. Let each suggest one. The books ought to be such as

few if any of the members have read. Elect a librarian and a treasurer, and depute them to buy the books and assess the cost *pro rata*. Let them cover the books with stout paper, and paste on the outside a list of the members, arranged with special reference to convenience of delivery, and with blank spaces for record, thus:

Names.	Received.	Delivered.
John Jones.....		
Thomas Brown.....		
Eliza Johnson.....		

Also the following rules:

1. Books will be passed to members in the order of their names as above.

2. Each member will record in ink when a book is received and when delivered.

3. Books may not be retained longer than two weeks.

4. When unable, for any reason, to receive books, notify the preceding member, and pass the book you have to the member following. The time of absences will be divided between members next preceding and following, except when the circuit of a book terminates with an absentee, in that case it will be allowed to the member preceding.

5. Books must be used carefully and not marked in any way. Any member desiring to make critical remarks may do so on the paper cover, or on a leaf of note-paper to be attached to the paper cover on the inside.

6. The price of this book, after it has made the circuit of the members, will be \$—— (which is one-half the cost). Any member wishing it will write his name after the words "Sold to" below.

7. The fine for each violation of rules 2, 3 and 4 shall be ten cents.

Now let the librarian deliver a book to each member, and the plan ought to run itself for twenty-four weeks. At the end of that time call a meeting. Let members take and pay for such of the books as they wish to buy at half the cost; pay their fines; and either sell the remaining books at auction, or direct the librarian to sell them if he can, or leave them in his hands to be drawn as from an ordinary library. Then select another list

and begin again. The time required by the treasurer and librarian to get the new lot into circulation will give an opportunity to re-read volumes bought or left in the librarian's hands.

Members will soon learn to keep an eye out for new books and new editions of old ones, and when meeting-time comes around there will be no lack of books to choose from. A club of twelve members could add several magazines without making the expense heavy, limiting the time for their reading to five days. They would then make the circuit in two months.

What Books to Buy.

This depends so much upon what has already been read, that little more can be done than to name a considerable number of good books, and leave the reader to select from those he has not read. First, then, let us call attention to the numerous books issued in "series"—allowing that form of the word to stand for a double plural. The name of each series will serve, in some degree, as an index to the character of its volumes. The Appletons publish "Primers" on Science, Literature, History, Health, and Early Christian Literature—which are not reading for juveniles by any means. They aim to embody in small compass and for a low price about what the average reader cares to know, or would get time to read, on the subjects of which they treat. They no doubt often furnish the stimulus and direction for more extended reading. The same house publish the "International Scientific Series"—pretty strong meat—and the "Handy-Volume Series," from which some excellent selections might be made. (See Nos. 6, 20, 22, 26, 29, 34, 36, 42, of the latter.) "Ancient," and "Foreign, Classics for English Readers" (Lippincott), "Artist Biographies," the "Vest-Pocket Series," "Little Classics," "Poems of Places" (Houghton, Osgood & Co.), the "True Life Series" (Lee & Sheppard), "Epochs of Ancient History," "Bric-à-Brac Series" (Scribner), "Classical Writers," the "Half-Hour Series," the "Franklin Square Library" (Harpers), and "Popular Biographies of American Authors" (Sheldon & Co.), put one upon the track of a large number of excellent works.

The "People's Library," published by the Harpers, contains one hundred volumes, and is sold by H. W. Derby & Co., of Columbus, O., for \$100,—about one-third less than the retail price of the books. The selections are good; we hardly know what we would have left out, but we would like to add a few volumes each of poetry, of historical fiction, of American biography, and of novels and essays by American authors. It would, however, serve as an admirable beginning for a Club, or Village, Library, and its deficiencies might be easily supplied.

Some degree of proportion between the various departments of literature ought to be preserved in one's reading and buying of books, and one ought to be continually making incursions into new fields. At the same time care should be taken not to waste time upon worthless books. Those who need advice about what to read should never read any book unless they have pretty good evidence that it is worth reading. There are more good books in the world than any of us are ever likely to get time to read, so it is downright folly to read poor ones. Having put in a few necessary caveats, we proceed to give a brief list of books:

Bryant & Gay's *History of the United States*, Higginson's *Young Folks' History of the United States*, the *Federalist*, Green's *History of the English People*, Dickens' *Child's History of England*, Yonge's *Parallel History of England and France*, Taine's *Ancient Régimé*, Lanier's *Boys' Froissart*, Baird's *Rise of the Huguenots of France*. In reading history historical novels are a great help—they bring before one, more vividly than sober history can, a living picture of the time. Read, then, with English history Bulwer's *Harrold*, Scott's *Ivanhoe*, *Kenilworth* and *Waverly*; with French history *Quentin Durdard* (one might as well put down Scott's novels entire as a part of his historical reading), Dickens' *Tale of Two Cities*, Mrs. Charles' *Joan the Maid*; with American history, Holland's *Bay Path*, Cooper's *Pathfinder*, *Pilot*, and *Spy*, Irving's *Knickerbocker's New-York*, Hale's *Man Without a Country*, Eggleston's *Circuit Rider*, Mrs. Stowe's *Uncle Tom's Cabin*.

Emerson says: "There is no history, properly speaking, only biography," therefore, biography should be read with what

purports to be history. Hughes' *Alfred the Great*, Shakspeare's historical plays, Froude's *Thomas à Becket*, Carlyle's *Cromwell*, the *Greville Memoirs*, Tyerman's *Life of Wesley*, Pepy's *Diary*, Macaulay's biographical essays, Goldwin Smith's *Three English Statesmen*, and Gladstone's *Gleanings*, will light up English history; and Irving's *Washington*, Greene's *Greene*, Lossing's *Eminent Americans*, Bigelow's *Franklin*, *Familiar Letters of John and Abigail Adams*, Parton's *Jackson*, Curtis' *Webster*, Parton's *Greeley*, and Arnold's *Lincoln*, will do the same for history of the United States. Higginson's *Brief Biographies* will shed light on both. Other excellent biographies are Bunsen's *Luther*, Motley's *Barnveld*, Boswell's *Johnson* (expurgated edition), Spedding's *Life and Times of Bacon*, Lockhart's *Scott* (for a brief life of Scott, McLeod's or Mackenzie's) and *Napoleon*, Irving's *Columbus* and *Goldsmith*, Guizot's *Corneille and His Times*, Stanley's *Arnold*, Trevelyan's *Macaulay*, *Memoir of Charles Kingsley*, Harvey's *Reminiscences of Webster*, Fields' *Yesterday with Authors*, Busch's *Bismarck*, Froude's *Cæsar*, Palfrey's *Bartlett*, Holmes' *Motley*, Smiles' *Stephensons*. Smiles' *Character and Self-Help* are sometimes classed as biography, and are good, however classed.

For poetry one may buy the works of a few authors complete, and depend on collections for specimens of the rest. Field's and Whipple's *Family Library of British Poetry*, and Coates' *Fireside Encyclopædia of Poetry* give a great deal of the best poetry. Coates' *Children's Book of Poetry* will please and educate the young. Dana's *Household Book of Poetry*, Bryant's *Library of Poetry and Song*, Emerson's *Parnassus*, Whittier's *Songs of Three Centuries*, and Kendrick's *Poetical Favorites*, are all good, and the three latter are cheap, and of suitable size for a Book Club. For Bryant, Longfellow, Lowell, Whittier, Emerson, Tennyson, and Bayard Taylor get the "Household Edition." The "Chandos" *Scott* and *Coleridge* are cheap and good, and Matthew Arnold's *Wordsworth* supplies a long-felt want. The "Chandos Classics" and "Poets" are all good, except that the type of some volumes is small. The "Golden Treasury series" (Macmillan) contains many English classics at a very low price; and the

"Clarendon Press" editions of *Milton*, *Chaucer*, *Spenser*, and of separate plays of Shakspere, are among the best. Hudson's edition of the latter, included in "Annotated English Classics"—another excellent "Series" (Ginn & Heath)—may be easier to get, and is first-class.

For a brief, comprehensive view of English literature get Morley's *First Sketch*, Brooks' *Primer* and Shaw's *Manual*; for something more extended Chambers' *Cyclopædia (of English Literature)*, not the general Cyclopædia) and Taine's *History*, for English, and Tyler's *History* for American, literature. For a periodical to keep one posted on new books and new editions of old ones, get the *Literary World*. Whoever makes good use of his cyclopædia and literary periodical will soon learn what he wants and where to get it, but for those who may not have either, we add the names of a few more books, good for library or Reading Club.

"Student's edition" of most standard histories; Student's *Wateley's Bacon*, Morley's *Spectator*, Selden's *Table Talk*, Carlyle's *Heroes and Hero Worshipers*, Landon's *Imaginary Conversations*, Lamb's *Essays of Elia*, Froude's *Short Studies on Great Subjects*, De Quincey's

Confessions of an Opium Eater, Whipple's *Essays and Reviews*, Lowell's *At my Study Windows* and *Among my Books*, Emerson's *Essays* (3 vols.), Holme's *Autocrat and Professor*, Matthews' *Getting on in the World*, Eggleston's *How to Make a Living*, "Titcomb's" *Letters to Young People*, Holland's *Gold Foil*, Irving's *Sketch-Book* and *Bracebridge Hall*, Stanley's *Sinai and Palestine*, Field's *Travels Around the World* (2 vols.), Dickens' *Pickwick*, and *David Copperfield*, Thackeray's *Newcomes* and *Henry Esmond*, Bulwer's *Caxtons*, Goldsmith's *Vicar of Wakefield*, with *Paul and Virginia* (Porter & Coates), Jane Austen's *Pride and Prejudice*, "George Eliot's" *Felix Holt* and *Middlemarch*, Charlotte Brontë's *Jane Eyre*, Mrs. Craik's *John Halifax*, Wilkie Collins' *Woman in White* and *Man and Wife*, Hughes' *Tom Brown (at Rugby and Oxford)*, Black's *Princess of Thule*, Disraeli's *Lothair*, Hawthorne's *House of Seven Gables*, *Blithedale Romance*, and *Scarlet Letter*, Burrough's *Winter Sunshine*, Roe's *Face Illumined* and *Knight of the XIXth Century*, Abbott's *Young Christian*, Mrs. Charles' *Kitty Trevelyan*, Church's *Stories from Homer* and *Stories from Virgil*.

Industrial Statistics.*

Domestic Exports.

THE following are the values of articles exported from the United States during the year ending June 30, 1879, where such values exceeded one million dollars; they are arranged in the order of magnitude of value:

Bread and breadstuffs.....	\$210,355,528
Cotton, and manufactures of.....	173,158,200
Provisions.....	116,858,650
Mineral oil.....	40,305,249
Tobacco.....	28,215,240
Wood, and manufactures of.....	15,624,503
Iron and steel, and manufactures of.....	13,004,235
Live stock.....	11,487,754
Leather, and manufactures of.....	7,766,069
Sugar and molasses.....	7,118,673
Tallow.....	6,934,940
Furs and fur-skins.....	4,828,158
Oil cake.....	4,304,010
Drugs and chemicals.....	3,093,506
Agricultural implements.....	2,933,388

Copper, and manufactures of.....	\$2,933,205
Distilled spirits.....	2,673,241
Animal oil.....	2,648,834
Vegetable oils.....	2,497,604
Coal.....	2,319,398
Seeds.....	2,281,828
Naval stores.....	2,260,586
Spirits turpentine.....	2,045,673
Ordnance stores.....	1,966,689
Fruits.....	1,916,382
Hemp, and manufactures of.....	1,723,309
Sewing machines, and parts of.....	1,648,914
Quicksilver.....	1,418,331
Carriages, cars, and parts of.....	1,273,128
Manures.....	1,240,582
Hides and skins other than fur.....	1,171,523
Paper and stationery.....	1,117,677
Clocks, watches, and parts of.....	1,090,433

Total Domestic Exports..... 698,340,790

† Foreign Exports..... 12,098,651

Total Exports..... \$710,439,441

* For the documents from which most of these figures are derived we are indebted to the Bureau of Statistics, Treasury Department.

† Articles produced in foreign countries, brought here, and then exported.

Imports.

The following are the values of articles imported into the United States for the year ending June 30, 1879, where such values exceeded one million dollars; they are arranged in the order of magnitude of value:

Sugar and molasses.....	\$76,465,938
Coffee.....	47,356,819
Silk, and manufactures of.....	32,384,423
Wool, " " ".....	29,388,376
Drugs and chemicals.....	27,647,847
Cotton, and manufactures of.....	20,428,241
Hides and skins other than furs.....	15,959,017
Flax, and manufactures of.....	15,663,293
Tea.....	14,577,618
Tin, and manufactures of.....	12,513,864
Breadstuffs.....	10,614,173
Fruits and nuts.....	10,330,511
Iron and steel, and manufactures of.....	9,447,148
Leather, and manufactures of.....	7,556,854
Wood, " " ".....	6,257,746
India-rubber and gutta-percha.....	6,242,225
Wine, spirits and cordials.....	6,037,033
Provisions.....	5,920,896
Tobacco, and manufactures of.....	5,888,876
Jute, other grasses, and manuf. of.....	5,557,807
Furs, dressed and undressed.....	4,516,290
Fancy Goods.....	4,119,217
Earthen, stone, and china, ware.....	4,082,787
Precious stones.....	3,842,007
Glass and glass-ware.....	3,222,479
Buttons and button materials.....	3,197,070
Paper materials.....	3,196,243
Animals, living.....	2,794,129
Manufactures of straw and palm-leaf..	2,568,679
Books, engravings, etc.....	2,057,125
Seeds.....	1,991,560
Hemp, and manufactures of.....	1,936,669
Spices, ginger, mustard, etc.....	1,824,171
Salt.....	1,776,741
Coal, bituminous.....	1,724,466
Dye-woods, in sticks.....	1,406,179
Cocoa and chicory.....	1,260,860
Paper, and manufactures of.....	1,186,382
Clothing, except silk and hosiery.....	1,171,296
Paintings, statuary, etc.....	1,074,907
Total Imports.....	445,777,775
Exports exceeded Imports.....	264,661,666

Gold and Silver exported.....	24,907,441
" " " imported.....	20,296,000
Exports exceeded Imports.....	\$4,701,441

During the thirty years ending June 30, 1878, movements of merchandise and the precious metals were as follows:

EXPORTS:

Merchandise.....	\$9,662,367,427
Gold and Silver.....	1,736,005,451
Total.....	\$11,398,372,878

IMPORTS:

Merchandise.....	\$10,716,138,213
Gold and Silver.....	469,801,090
Total.....	\$11,185,939,303

The exports of merchandise exceeded the imports in only six of these years ('58, '62, '74, '76-8), but the exports of gold and silver exceeded the imports in every year but two ('49 and '61). The largest excess was in 1864, when it reached \$92,280,929. In 1878 it fell to \$3,918,811; in 1879 it was \$4,701,441, while the first four months of the year ending June 30, 1880, have shown a large excess of imports of the precious metals. The exports of merchandise for the year 1879 were the largest in the history of the country. The excess of exports of all kinds for the two years ending June 30, 1879, exceeded the imports for the same period by \$531,096,152. This balance probably indicates, with some degree of accuracy, the reduction of the amount of United States bonds held abroad.

The number of alien passengers arrived in the United States between October 1, 1819, and December 31, 1877, was 9,625,475, of which 2,916,654 were from Germany, and 4,563,447 from the British Isles. Over three millions of the latter were from Ireland, though for the last seven years there were more from England than from Ireland. The number of immigrants from 1789 to 1820 is estimated at 250,000, making a total of about ten millions since the adoption of the Constitution. The number arriving and not intending to remain has averaged over 16,000 per year since 1868. The largest number received in any one year was 449,483 (1872); the smallest number was 6,354 (1823). The number reached 100,000 in 1842, and has fallen below that number in only five years since ('43, '44, '50, '61-62). The rate has fallen off rapidly since 1872, being only 157,776 in 1878.

The entire value of any product of the country is of course not indicated by the value of that portion of it which is exported, as some are largely consumed at home. The following table shows the average annual home values of some of the chief agricultural products of the country for the last ten years:

Corn.....	\$525,211,602
Wheat.....	301,481,540
Hay.....	300,000,000
Cotton.....	260,000,000
Oats.....	116,810,592
Barley.....	25,385,489
Rye.....	15,091,207
Buckwheat.....	9,204,801

The following are estimates of values for 1879:

Corn.....	\$410,000,000
Wheat.....	400,000,000
Beef.....	270,000,000
Cotton.....	270,000,000
Pork.....	250,000,000
Butter.....	170,000,000
Cheese and milk.....	130,000,000
Gold and silver.....	80,000,000
Tobacco.....	47,000,000

Healthful Homes.

WE condense from a publication of the New Jersey State Board of Health the following directions for avoiding many diseases which not only afflict individuals, but which are liable to become epidemic:

I. *Look to the Condition of your House.*—Begin at the cellar or basement. Have nothing there that can decay or that causes foul odors. If damp, let in air or sunlight, or drain the surroundings, if needed. If by cleansing, by whitewash, or by repeated airing there is not agreeable air, speedily use some of the disinfectants recommended.

II. *Look to the Kitchen.*—Let all sinks be kept sweet by scrubbing, by hot water poured down each day, or by use of disinfectants, if needed. If outside there is an opening to the air, so that the kitchen sink is not the chief air-outlet to a cesspool or sewer, so much the better. Be careful that all slops or offal from kitchen or laundry work be soon conveyed away or disinfected at once, and not made to become a part of any heap or mass of impure matter. Such things rapidly vitiate air, and discomfort, sickness, or death results. Dirty water of any kind is even worse than dry filth. Secure cleanliness if you would secure health.

III. *Have the Dwelling and Sleeping Rooms well Aired each Day.*—Closed closets, unshaken bed-clothing, windows closed and curtains down will not secure rooms fit to live in or sleep in. Flush the room with air, and let this, with sweeping and dusting, remove the organic particles, which otherwise constantly accumulate and cause foulness. Chamber-slops and wash-water are very innocent if cared for within six hours; but soon after decompose, and in sickness or very hot weather sometimes sooner. If there are water-closets or stationary wash-basins in your house, be sure that they are not the foul-air inlets to outside cesspools or sewers. Have good traps, good outside ventilation, good caution as to smells, and use disinfectants for temporary purposes until you can remedy radical defects. Look to unoccupied rooms and the attic, so that all may be dried and well aired, and that you may secure as much coolness and ventilation above you as possible, and not have an unventilated hot-air chamber near the roof.

IV. *Know as far as you can that your Water and Ice Supply is Pure.*—Use no water from wells where surface soil is foul or where organic matter can reach, or from cisterns exposed to foul air, as water will absorb foulness. If the water has any odor while heating in a glass tube, or if it becomes turbid or emits odor on being shaken, after being kept a day in a long glass bottle half full and corked, at once

suspect it. If you must use it, have it boiled, and when cool air it by pouring from one pitcher to another, and use it thus until you can be satisfied as to its purity.

V. *See that the Food supplied for your Family* is in proper condition before cooking, and that it is prepared in a wholesome way.

VI. *Look to the Out-door Part of your Home, and see that it is kept in Proper Order, that no Water or Decomposing Matters are thrown upon it.*

If there is a cesspool, it must not smell, where it is disconnected with the house or has access to the air. If it does, it must be disinfected until radical change can be made. If there is an ordinary out-door privy, have free access of air to it and exclusion of all slop or rain-water from it. If there is odor from it, use odorless disinfectants until it is corrected. If too foul for use, cover it over with "calx powder" and have under the seats some receptacle—such as the patent pail or a half-barrel or tub—which can be frequently removed and alternately replaced by another. A privy built above ground, with water-tight receptacle, by the use of dry earth, powdered wood-charcoal, dry sifted ashes, and occasional copperas-water, is easily kept neat and clean, if cleansed each spring and fall.

Country homes need inspection and circumspection. Their sanitary care is often greatly neglected by nice people.

VII. *Insist that your Town, if you live in one, have thorough Sanitary Inspection.*

Where persons are housed closely to each other, there cannot but be evils, from which the community has a right to be protected, and yet from which each one cannot protect himself. There will be householders who, from thoughtlessness, ignorance, or poverty, do not secure for themselves or for others the needed sanitary conditions. Charity, the public welfare, and the necessary incidents of city life require regulated and definite provision against all those nuisances which imperil the life and health of the populace. Insist upon systematic prevention, instead of waiting for that loss which disease always involves when it is artificial or when we are compelled to meet an epidemic hurriedly. If your authorities do not act, move by voluntary associations, which shall exhibit the facts and so compel action.

There is no waste so great as that of preventable disease, which disables not only the sufferers, but puts a tax on labor, capital, and life much more direful than a well-directed expenditure to prevent it. Epidemics are to be dreaded; but our greatest losses are from a chronic death and sickness rate, which has a

permanent base of supply in prevalent unsanitary conditions, not prevented, not remedied, as they should be and can be. Public health is common wealth. Invalidism means hard times.

DISINFECTANTS, AND HOW TO USE THEM.

Drafts of air for all floating foulness; dry rubbing for all easily detached foulness; wiping and water scrubbing for all attached foulness, in most cases admit of no effective substitution. Submersion in boiling water is applicable to the cleansing of all garments, utensils, etc., admitting of such a method; and dry boiling heat or freezing cold will also neutralize infective particles.

Chloride of Lime.—A valuable disinfectant, chiefly because it contains from 30 to 35 per cent. of chlorine, which is liberated under proper methods of use.

It needs slight moistening, frequent stirring, and sometimes the addition of an acid, as vinegar or common spirits of salt. The test of its efficiency is that the odor of it be kept constantly perceptible.

Chlorinated Soda, usually known as Labarraque's Solution, is a convenient liquid preparation, valuable for use in saucers in the sick-room or in utensils. Its odor should be perceptible to strangers entering.

Lime, Plaster, Charcoal, Dry Earth, Sifted Ashes.—All these have value, chiefly to be tested by the rapidity with which they correct odors. Fresh-slaked lime should be scattered in all places of foul odor. It or charcoal or plaster may be scattered over heaps emitting foul odors. Calx powder is made by pounding one bushel of dry, fresh charcoal and two bushels of stone lime and mixing them, and is of great practical use. All these substances absorb foul gases and dry up moisture, and so help to retard decomposition or else absorb its results. Where lump charcoal is used, it may be refitted for use by reheating it. Quicklime and ground plaster should not be used where they may be washed into pipes and form lime-soap or obstruct by hardening.

The Metallic Disinfectants.—Sulphate of iron (copperas or green vitriol), two pounds to a gallon of water, to be sprinkled freely in drains, cesspools, privy closets, soiled vessels, or heaps of decaying matter which cannot be removed at once. One-half of the strength will do where it is to stand in contact with surfaces or in spittoons, water-closets, house-vests, or vaults.

One-half pound of sulphate of iron (green vitriol), or one ounce of sulphate of zinc (white vitriol), or one ounce of sulphate of copper (blue vitriol), or one ounce of chloride of zinc (butter of zinc), or one ounce of chloride of lime (bleaching powder), put to a quart of water—any one of these is available for neutralizing discharges or for sinks, used in quantities sufficient to cover the bulk they are intended to disinfect.

Soiled garments may be put to soak in a half pound of sulphate of zinc (white vitriol) to three gallons of water. It will not stain or discolor most fabrics. One ounce of chloride of lead dissolved in a pint of hot water, and then a pailful of water added into which a handful of common salt has been thrown, serves a similar purpose. Also a half ounce of permanganate of potash to a gallon of water.

For washing, soiled garments should be put in boiling water, unless the character of the fabric forbids it. Powdered borax, one-quarter of a pound to a gallon of water, is a good cleanser of clothing. Soiled hair, brushes, etc., are cleansed by it. Chloride of zinc, one-quarter of a pound to a gallon of water, does not stain or discolor fabrics.

Parkes recommends two ounces of chloride of lime, or one ounce of sulphate of zinc, or one-half of a fluid ounce of chloride of zinc to be added to each gallon of the boiling water in which the garments are thrown. On clothing that cannot be washed and does not need to be burned, after thorough shaking and airing, the sulphate of zinc or chloride of zinc solution may be sprinkled.

For general disinfection the following compound is available and valuable, and far better than most of the patented articles offered:

Sulphate of iron (copperas), forty pounds; sulphate of lime (gypsum or plaster), fifty pounds; sulphate of zinc (white vitriol), seven pounds; powdered charcoal, two pounds. Mix well and scatter dry, or wet it in small quantities and make into balls ready for use. Where a liquid is needed, stir in water in the proportion of a pound of the powder or ball to a gallon of water, and sprinkle where needed.

Carbolic Acid is valuable as an out-door disinfectant, to be added to the sulphate-of-iron solution or used separately. Because of its own odor, we cannot well test its effect in correcting other smells. We would test specimens, or use only Squibbs's Liquid, No. 1, because sure of its strength, to be diluted by adding from fifty to one hundred parts of water, according to the mode of its employment. It is seldom required, if the other articles named are properly used. Carbolic acid and chloride of lime must not be used together.

Remember that we do not know that any chemical disinfectants destroy the germs of a disease. They only neutralize or suspend the action of those artificial disease-producers or fertilizers which the bad administration of cities, or householders, or interference with natural laws, or neglect of cleanliness has provided. We are to rely on these palliatives or correctives only while we are preparing for radical methods of prevention.

N. B.—The only reason why the death rate of your city or your township is over 15 to the 1,000, or why the sickness and invalid rate is a large multiple of this, is because you are the victims of nuisances which admit of abatement.

A Prelude to "Life Insurance Topics."

A Great Principle Recognized.

AT the last session of the New-York Legislature a law was passed entitled, "AN ACT to protect the rights of policy-holders in life insurance companies," which recognizes and approves the non-forfeiture principles enunciated by the NEW-YORK LIFE INSURANCE COMPANY more than nineteen years ago.

In the early days of life insurance it was a part of the contract between insurer and insured that, in case of failure to pay premiums when due, all payments made upon the policy should be forfeited to the company. This was the general practice up to 1860, when the NEW-YORK LIFE made a "*new departure*," by originating and introducing its non-forfeitable Ten-Payment Life Policy. The Company soon extended the non-forfeiture provisions to its other policies, taking care, in so doing, not only to be just to policy-holders who discontinued the payment of premiums, but also to protect those who kept up their policies. Those who withdrew from the Company and those who remained were both vitally interested, and the claims of both were carefully considered and equitably adjusted.

Now, after many unsuccessful attempts, and as the result of much public discussion, a law has been placed upon the statute books, making it obligatory upon every life company, organized or incorporated under the laws of the State, to grant certain non-forfeiture benefits, unless the provisions of this act are specifically waived in the application and notice of the same written or printed upon the policy.

Laws are for those who need restraint, and if this law will prevent any life company from taking an unfair advantage of its policy-holders it is a good thing; but it is significant that, while the law approves the *principle* upon which the NEW-YORK LIFE has acted so long, *it is far less liberal in its application to many classes of policies—notably those paid up by a limited number of premiums—than the terms which this Company has for many years freely granted.* The paid-up insurance granted by the NEW-YORK LIFE upon the surrender of Limited Payment Policies *is greater, in some cases by twenty-five per cent., than would be secured under the law.* The NEW-YORK LIFE, therefore, while always granting as much as the law requires, will in some cases, as heretofore, grant to its patrons more valuable contracts than the law requires to be given.

Particular attention is called to the fact, that the law as well as the Company's contracts require the original policy to be surrendered and demand to be made for paid-up insurance within six months after lapse, in order to prevent absolute forfeiture; also that such paid-up insurance does not participate in profits. This is a reasonable requirement, and is necessary in order that a company may know where it stands, what policies will ultimately become claims against it, and when they will mature.

Another notable legal safeguard of policy-holders is the law regulating the amount of a life company's reserve fund, and on this point the NEW-YORK LIFE both anticipated the law and adopted a standard which keeps its reserve fund much larger than the law requires. See page 47.

Life Insurance Topics.

Desired Results Made Sure.

THE purposes which men cherish regarding the ultimate results of business ventures, and those regarding the future welfare of their families, may all be placed upon a surer foundation, and the risk of failure largely diminished by Life Insurance. No matter how moderate or how great a man's ambition may be, if he wishes to make *sure* of what he does want he ought to insure his life. All for which a man would labor if he continued to live is in danger of being utterly lost by his death, unless his family and his estate are thus protected.

To the rich, and the prosperous man, Endowment, Tontine, and Annuity Policies, as issued by the NEW-YORK LIFE INSURANCE COMPANY, offer superior advantages as investments, secure from the dangers which attend other investments, and maturing under such circumstances as to render them corrective of possible losses in other directions. By these policies a man of large present means may secure, to any person or institution, (1) a stated income during the life-time of the person upon whose life the policy is issued, (2) the payment of a certain sum at a stated time, (3) the payment of a stated sum at the death of the insured, or, *any combination of these advantages* that may be desired. It will be seen that, by such an investment, a man may reduce to the minimum the dangers which attend the care of property and the welfare of dependents, and may render their pecuniary future as near *absolutely secure* as human wisdom can make it.

To the man in moderate circumstances, to professional and business men generally, whose capital is mostly invested in business, or whose chief reliance is their incomes, life insurance is indispensable, if they would have their hands free, and their anxieties concerning the future of their families entirely relieved. Such men can easily pay the annual premiums on an amount of life insurance which would be an ample provision for their families, and thus make sure that their life work will be accom-

plished by their own instrumentality, even though they should not themselves live to see its full fruition.

To the great mass of workers, whose ambitions and hopes are largely centered in their families, and whose only, or chief, reliance is their wages, life insurance is a necessity, if they would not run the terrible risk of failing in that for which they are spending without stint, and without regret, the best energies of their lives. The amount of a life policy taken at age twenty-five is *more than fifty times as great* as the annual premium which is to be paid thereon, thus enabling the poor man to create for his family a capital instantaneously, in case his own strength fail in the arduous and noble work in which he is engaged. The slow process of saving cannot cover the risk to which a man's dearest interests are exposed during the long years through which it must go on. What is needed is security for to-day and to-morrow, and next week and next year, and this nothing but life insurance can give.

In short, *whether a man be rich or poor*, or in moderate circumstances, life insurance offers to him the advantages of security against those possible calamities which beset every path. And these sad possibilities are constantly becoming certainties in the lives of thousands. Fate is not so ironical as to grant long life to all who insure, as the records of every life company abundantly testify. During the year 1878 the NEW-YORK LIFE paid claims upon the lives of twenty-four persons *who died within less than a year after insuring*, and the sums paid on their policies amounted to over one hundred thousand dollars. The death-claims paid by the NEW-YORK LIFE during 1879 show that, *taken as a class*, the families of men who die insured are very largely profited by life insurance [see "Life Insurance Phenomena" column on Calendar pages], while many individual cases occur in which the gain is only surpassed by the magnitude of the loss and sorrow which were inevitable, yet which made such gain possible by means of life insurance.

The Work of a Single Year.

THE Report of the New-York Insurance Department gives the following figures for the thirty-four life companies doing business in the state January 1, 1879:

Condition.

Policies in Force.....	612,843
Insurance in Force.....	\$1,480,921,223
Liabilities.....	339,585,626
Gross Assets.....	494,079,144
Surplus.....	64,493,518

Business, 1878.

Policies Issued.....	67,040
Amount Insured.....	\$156,501,129
Policies Terminated.....	87,222
Insurance Terminated.....	\$231,291,618
Received, Premiums.....	57,236,335
“ Interest, etc.....	23,126,664
Paid, Losses and Claims.....	29,153,225
“ for Surrendered Policies.....	17,095,994
“ Dividends.....	14,637,449
“ Expenses and Taxes.....	11,241,400

Summary.

Assets for each \$100 Liabilities.....	\$118.98
Received from Policy-holders.....	\$57,236,335
Paid to Policy-holders.....	60,886,668
Total Receipts.....	80,462,999
Total Expenditures.....	72,122,069
Decrease in Policies.....	20,182
Decrease in Insurance.....	74,790,489
Increase in Assets.....	7,658,554
Increase in Surplus.....	2,889,420

We have not suppressed those figures which might, at first thought, be considered unfavorable, *viz.*: those showing the large amount of insurance terminated and the decrease in the gross amount held. But when a community consumes less breadstuffs than usual we do not attribute it to failing appetites, nor to loss of faith in the nourishing qualities of food, *but to that forced economy that pinches everywhere*. The seventeen million dollars received for surrendered policies shows that the money that had been paid on them was not lost, but, having carried a large amount of insurance in the past, was, in large proportion, still available for policy-holders' needs, either in cash or in paid-up insurance. The flexibility of the

system—its adaptation to the changing needs of insurers—is thus forcibly illustrated, for it will be noted that policy-holders received more than they paid to the companies by over three and a half million dollars.

The figures for which we look with greatest interest are naturally those which represent the amounts paid to those persons for whose special benefit life insurance companies are organized and maintained. This amount was over twenty-nine million dollars, of which nearly twenty millions was paid to the widows, orphans, and other representatives of *men who died insured*. The balance was paid in endowments and annuities. The amount paid in death-claims was divided among nearly seven thousand families, who therefore received, on an average, about three thousand dollars each. That no other twenty million dollars disbursed in this country during the same period came more opportunely to the recipients we may well believe. True, no money could restore the light that had gone out in these seven thousand homes, but it doubtless did *all that could be done* to relieve the darkness and make life tolerable to the living.

The figures above given show the business, as a whole, to be upon a firm foundation, the surplus amounting to nearly nineteen per cent. of the liabilities. They also show an increase of nearly three million dollars in surplus over the figures of the previous year, and a net increase of nearly eight millions in the total assets. The year 1878 shows a favorable change in this respect. The gross assets, of companies doing business in the state, steadily increased from twenty million dollars in 1859, to four hundred and seven millions in 1876. In 1877 the amount fell to three hundred and ninety-six millions; but with 1878 the upward tendency again began, and, with the revival of business, may be expected to continue.

Nothing could more forcibly illustrate the almost universal need of life insurance than the immense sums annually paid to secure its protection; but to realize the measure of its *benefits* one must task his imagination to consider what it does and what it saves in a single family, and then multiply that by the thousands who are thus annually ministered to through the same channel.

If I Live.

IF a man lives and has his health he can do a great many things for himself, a great many for his family. He can secure a home which shall be the dearest place on earth, where his children shall be nurtured in virtue, and shielded from the ills of life which they are not able to bear. *If he lives*, around this home may gather the most delightful associations. Here, the wife of his youth, since she must grow old, may grow old gracefully, filling up the cup of wifehood and motherhood, and making the home a sacred refuge to which all the family shall turn with glad and longing hearts. And when the children go out from it, one by one, to make homes for themselves, the remembrance of their father's house shall be a perpetual comfort and inspiration, and to it they will return gladly and often, to share their joys with those who gave them being.

All this may be *if a man lives*. But if he dies? It is difficult to forecast the future; it is so painful also to reflect what, in all probability, it will be for the family of a man who dies and leaves but little property for their support, that one may well shrink from it. The American people are coming to see more and more, that even in a country so rich as this, "hard times" will come, and that hard times mean *it is difficult for men to get a living for themselves and families*. So that, if a man lives, his family are not likely to have any too much—any too good a home, nor too many books, pictures, or educational advantages.

But if a man dies young, or before his children are grown, and leaves them without the means of support and culture during their tender years, how dismal the prospect before them! How gloomy the outlook must be to the wife and mother who remembers the economy necessary *with* her husband's income, and now knows that they must live *without* it! How many hours will she hide a despairing heart by a smiling face, lest the children learn too soon how terrible a thing it is to be poor! How fast her hair will grow gray, and how soon the wrinkles will come,—she who was but yesterday a bride,—and when she should be enjoying the lovely afternoon of life, lo, the children will be alone!

Better make the future of your family secure, whether you live to enjoy it with them or not, by taking a life policy now while you are alive and in good health. Now you are master of the ship and stand at the helm, you can point her to a safe harbor and lash the rudder fast, *if you will*. The man who insures his life discounts in advance that tremendous *if* which threatens the happiness of his family; he renders it impossible that his own death should bring irredeemable disaster upon his wife and children. Life insurance appeals to every sentiment of love and honor and manliness, and leaves the man who neglects so sacred a duty hardly the shadow of an excuse. The best *intentions* will not save one from either remorse or contumely unless they are accompanied with **ACTIONS** equally wise and good.

Advantages of Insuring Young.

I.

A YOUNG man ought to have his life insured for the benefit of those objects *for which he is earning and saving money*, whether he is young or old, married or unmarried. If he is helping to support parents or sisters, then his death would be a serious loss to them—he ought to have his life insured for their benefit. Or, if the objects for which he earns and saves money are liable to frequent change, his policy may be in favor of himself, and he may make a will which can be changed as often as these objects change. If he is only laying up money for himself, and never expects to marry, then by all means let him divide his savings, putting a part into endowment insurance and a part at interest. The chances are that he will neglect to save permanently for old age unless he puts some of his money where it is not easy to get it again without carrying out the plan chosen when his head was clear and his courage high.

2.

By insuring young one may get a policy partly paid up before the increased expenses of married life have to be provided for. Suppose, for example, a man insures as soon as he is twenty-one. At thirty-one he may have a Ten-Payment Life Policy paid up and beyond all

danger of lapse on account of inability to pay future premiums. Many young men hesitate to marry, even when they are receiving good wages, because they have no estate to leave a family in case of death, and if they insure they fear they might fail to keep up their policies. If such men had paid-up insurance, would not that solve the difficulty?

3.

Suppose a man insures on the life plan at age twenty-five, and does not marry for five years. The money it has cost him might not have been saved had he not insured; he has had insurance for five years, and now has the *privilege of continuing it as long as he lives with annual premiums about twelve per cent. lower* than a man of the same age who insures now. Has not this reduction been bought cheaply, and was it not worth buying? A man has not "saved a year's premium" when he has gone without insurance a year. It actually requires more money to pay the premiums on an ordinary life policy for \$1,000 taken at age forty than on one taken at age twenty-five, if both men live out their expectation. The amounts paid would be \$882.66 and \$771.73 respectively. Protection for one's whole lifetime costs less money paid out than protection for the latter part of it taken alone.

4.

A man runs less risk of being rejected by the medical examiner when young—which is a much more serious matter than many suppose. Many more men, who are accounted healthy, are uninsurable than most people are aware of. They are men who neglected to insure until they had families,—till they needed insurance, as they said,—and they waited too long. Now no first-class company will accept them, and they must live without insurance, but with the consciousness that they need it more than men who are taking it.

The sum of the matter is, if a man is worth anything, to himself or to anybody else, he ought to be insured. And he ought to insure AT ONCE, the peculiarity of insurance being that as soon as it *appears* to be needed—as soon as the danger against which it provides *threatens* a man—then it cannot be obtained.

Which One Meets Your Wants?

A THING is good when it is *adapted* to the purpose for which it is to be used. Different kinds of life insurance policies may be equally good, considered abstractly, but they may not be equally advantageous to any one man. Let us see.

An Ordinary Life Policy secures to the person or persons named therein as beneficiaries the amount of the policy *on the death of the insured*. It requires the payment of premiums annually until that time. The annual dividends may, in the NEW-YORK LIFE, be used in the settlement of premiums, or they may be made to increase the amount of the policy. The premium rates are the lowest in use, and the policy is exchangeable for a paid-up policy of proportionate amount, without participation in profits, if surrendered in accordance with its terms, after three annual payments have been paid. By this policy a man may get a good deal of insurance for a small annual outlay. *Does this meet your wants?*

A Limited Payment Life Policy differs from the above only in this: (1) that only a limited number of payments are required, this number being fixed upon at the time of insuring; (2) the premiums are higher. The policy is also exchangeable for a paid-up policy of proportionate amount, without participation in profits, if surrendered in accordance with its terms, after the payment of three annual premiums. This policy may therefore be paid up during a man's productive years; and should he live until after the policy is paid up, the annual dividends would afford him an income in cash, or would continue to add to the amount of insurance. *Does this meet your wants?*

An Endowment Policy provides (1) *insurance* during a certain period fixed upon at the time of insuring, payable, like any other insurance, at the death of the insured, should he die within the period; or (2) an *endowment*, of the same amount as the insurance, payable at the end of the period, if the insured survive until that time. The premium rates depend upon the length of the period of insur-

ance, and the policy is exchangeable for a paid-up policy, of proportionate amount, without participation in profits, if surrendered in accordance with its terms, after the payment of three annual premiums. This enables a man to provide for his children should he die in their childhood, and for himself should he live to old age. *Does this meet your wants?*

By reference to page 45 the reader will see that the cost of a policy, for several thousand dollars, would be no great tax upon him while he lives compared with the benefit the policy would be to his family when he dies.

Life Insurance Rates.

LIFE insurance costs money. Men insure because they want money paid to their families some time, and the whole body of policyholders must provide the money to be so paid. No jugglery of plans can make money—make something out of nothing. The money to be paid *out* must be first paid *in*. True, part of the money paid early in life, when the mortality rate is low, is kept on interest, and the receipts from interest by life companies are large. But these are taken into account in fixing the rates, and the result is seen in the small proportion which the annual premiums on life policies for young men bear to the amount insured.

The death-claims which a company will be called upon to pay depend solely upon the vitality of the persons insured, and this vitality will depend upon the precautions taken to get healthy men in and keep them in. The only other element which enters into the cost of insurance is the expense of managing the business, and changing the rates will not change the expense of carrying on the business. Certainly, a complicated plan will not make the expense *less*. The more complicated a machine of any kind the more power is lost in friction. Machines do not create power—just as plans do not create value—they are only channels through which it operates.

Having, then, death-losses and expenses to provide for, how shall a company fix upon equitable rates? As neither can be fixed with exactness beforehand, the only method is to fix upon such as experience shows will be adequate, and then, if there is anything left, after death

has done its work and the expenses of management have been paid, place it to the credit of the insured. This is both *just and safe*; this is what the plan of a purely mutual company *requires*; this is what the NEW-YORK LIFE *does*. It is just because it gives insurance to every one at *its cost*; it is safe because it *ascertains* the cost before promising to furnish the insurance at less than it is sure it can be furnished at; it is required by a purely mutual company's plan, because such a plan promises the *equal and equitable treatment* of all its members; it is done by the NEW-YORK LIFE because it commends itself to every man's sense of justice and prudence, and because that is the agreement which a purely mutual company makes when it insures a man.

It is sometimes asked why a company that pays large dividends annually, like the NEW-YORK LIFE, does not reduce its rates. "Why require a man to pay you \$100 and then give him back \$25 or \$30? Why not agree to take \$70 or \$75?" some will ask. For the very good reason that the Company does not certainly know until the end of the year whether \$70 or \$75 will be sufficient or not. As to requiring the payment of the full premium and then paying back the dividend—no one who knows anything about the matter should make so absurd a remark. If a man owes you \$100 and you owe him \$25, you do not require him to hand you \$100 and then hand him back \$25—you simply strike a balance and require the *balance* to be paid—although a record of the transaction would show the two sums paid. Well, the NEW-YORK LIFE uses the same common sense in its business transactions.

It is a characteristic of good things that their opposites are bad, and it is a fundamental element, in a contract involving *mutual* obligations and benefits, that you cannot add to the benefits of one party to the contract without adding to the burdens of the other. In a purely mutual life company you cannot give more than is due to one member, without giving less than is due to others; in such a company, faithfully administered, a man cannot pay more than the actual cost of insurance, and such a company cannot, without violating its principles and endangering its existence, furnish insurance for less.

The Cost of Insurance.

WE give on the opposite page tables showing the maximum annual cost in the NEW-YORK LIFE of \$1,000 insurance in several different forms of policy. The Company being *purely mutual*, as well as old, large and prosperous, this nominal cost is largely reduced every year after the first by dividends, unless the dividends are otherwise applied at the policy-holder's request.

The amounts given in Table 1 are to be paid every year until the policy becomes due, either by the death of the person insured or by the expiration of the time designated at the head of the column from which the rate is taken. The dividends that accrue from year to year may be applied to reducing the amount actually to be paid, or to increasing the amount of the policy, as the policy-holder may elect.

The amounts in Table 2 are to be paid every year for ten years, and the insurance is payable, as in the other case, at the time indicated at the head of the column from which the rate is taken. In both cases the insured participates in the profits of the Company until the policy becomes due; and where the premiums are paid according to Table 2, if the insured survives the ten years, the dividends are paid him in cash, or by increasing the amount of his insurance, as he may elect.

Rates for all desirable forms of policies will be furnished on application to the Company or its agents. Policies may be issued with premiums payable semi-annually or quarterly, if desired.

For the purpose of showing the difference in the security given to one's family by life insurance and that given by money at interest, we have prepared Table 3, taking the life rates at an age when most men have families. Of course at a younger age the contrast would be still more favorable for insurance. The same would be true also were any allowance made for dividends, which in the NEW-YORK LIFE are declared *and paid* every year after the first, on all ordinary policies. The Table shows the amounts that would be received should death occur immediately after the *beginning* of the year, and the number of deaths per year among 1,000 men at each age.

Endowment Policies.

FOR any man who can afford to pay for the advantages of Endowment Policies, they are the best kind to take. We make a proviso, because if a man can spare but a small sum of money each year, and needs considerable insurance, the Whole Life Policy may be best for him. Because, as the proceeds of a life policy will probably be more needed if the man dies than the proceeds of an endowment policy will if he lives, by so much, therefore, should a man secure all he needs of insurance proper for his family before buying an endowment for himself.

It is not generally borne in mind that by an endowment policy one *insures, secures, makes sure of*—a provision for his family in case of his early death, and also provision for himself in case he lives to old age. But it is true. If a man were sure of living to old age, he might need no insurance for his family's sake, but he would still need endowment for his own sake. He is no more sure of acquiring and *keeping* a competence than he is of living until his family are self-supporting. And being sure of neither, it is wise and prudent to provide for both while he can.

And "while he can," is now while he can pay the premiums on an ample endowment policy. And a man with that power in his hands—what hinders him and his from having an abundance *always*, if he *uses* his power to procure it? If one were sure of living to provide for his family, he might say I can put my money at interest, and so have it for my old age. But he will lack the incentive to do this which he has for paying the premiums on an endowment policy. The investment being for himself, he will feel perfectly at liberty to change it, to speculate on his money, or to discontinue it altogether, as whim and fancy may dictate. But by taking an endowment policy he links his own interests with the interests of those very dear to him, and which he will not be so apt to neglect or trifle with.

Endowment insurance therefore secures to one's family all the inestimable blessings of life insurance proper, and is also an insurance against a man's neglect of his own far-off weakness, and inability to contend with the ills of

Table 1.

ANNUAL PREMIUMS

OF THE

New-York Life Insurance Company,

TO SECURE \$1,000,

PAYABLE AS INDICATED, OR AT DEATH IF PRIOR.

Age.	At Death only.	In 30 Years.	In 25 Years.	In 20 Years.	In 15 Years.
25	\$19.80	\$60.61	\$37.17	\$47.68	\$66.02
26	20.40	30.80	37.34	47.88	66.15
27	20.93	31.02	37.51	47.98	66.25
28	21.48	31.25	37.72	48.15	66.29
29	22.07	31.58	37.92	48.33	66.63
30	22.70	31.98	38.10	48.53	66.67
31	23.35	32.43	38.41	48.74	66.90
32	24.05	32.93	38.69	48.97	67.10
33	24.78	32.79	38.96	49.22	67.30
34	25.50	33.19	39.31	49.49	67.60
35	26.38	33.63	39.68	49.79	67.85
36	27.25	34.11	40.07	50.11	68.12
37	28.15	34.64	40.50	50.47	68.41
38	29.10	35.23	40.98	50.86	68.73
39	30.19	35.88	41.52	51.30	69.09
40	31.30	36.59	42.10	51.78	69.49
41	32.47	37.38	42.75	52.31	69.92
42	33.72	38.24	43.47	52.89	70.40
43	35.06	39.19	44.26	53.54	70.92
44	36.46	40.23	45.12	54.25	71.50
45	37.97	41.37	46.08	55.04	72.14
46	39.58	.....	47.15	55.91	72.86
47	41.30	.....	48.32	56.89	73.66
48	43.13	.....	49.61	57.96	74.54
49	45.09	.....	51.04	59.15	75.51
50	47.18	.....	52.60	60.45	76.59
51	49.40	.....	.....	61.90	77.77
52	51.78	.....	.....	63.48	79.07
53	54.31	.....	.....	65.22	80.51
54	57.02	.....	.....	67.14	82.09
55	59.91	.....	.....	69.24	83.82
56	63.00	.....	.....	.....	85.73
57	66.29	.....	.....	.....	87.84
58	69.82	.....	.....	.....	90.15
59	73.60	.....	.....	.....	92.70
60	77.63	.....	.....	.....	95.50
61	81.96	.....	.....	.....	.....
62	86.58	.....	.....	.....	.....
63	91.54	.....	.....	.....	.....
64	96.86	.....	.....	.....	.....
65	102.55	.....	.....	.....	.....

Table 2.

ANNUAL PREMIUMS for 10 YEARS

OF THE

New-York Life Insurance Company,

TO SECURE \$1,000,

PAYABLE AS INDICATED, OR AT DEATH, IF PRIOR.

Age.	At Death only.	In 30 Years.	In 25 Years.	In 20 Years.
25	\$12.56	\$8.14	\$65.64	\$75.39
26	13.37	28.92	65.83	75.54
27	14.22	38.95	66.20	75.74
28	15.10	38.94	66.26	75.80
29	16.02	39.25	66.50	75.88
30	16.97	39.68	66.70	76.29
31	17.96	39.96	67.60	76.29
32	19.02	40.39	67.37	76.76
33	20.10	40.83	67.70	77.02
34	21.22	41.33	68.60	77.02
35	22.40	41.87	68.49	77.02
36	23.63	42.46	68.93	77.95
37	24.91	43.10	69.42	78.33
38	26.24	43.81	69.90	78.73
39	27.63	44.59	70.50	79.18
40	29.09	45.44	71.21	79.68
41	30.60	46.37	71.93	80.23
42	32.19	47.39	72.72	80.83
43	33.84	48.50	73.58	81.49
44	35.57	49.70	74.54	82.22
45	37.37	51.01	75.58	83.03
46	39.26	52.46	76.74	83.93
47	41.25	53.91	78.01	84.92
48	43.32	55.46	79.39	86.02
49	45.49	57.11	80.90	87.22
50	47.77	58.84	82.54	88.54
51	50.14	.....	.....	89.99
52	52.61	.....	.....	91.58
53	55.18	.....	.....	93.30
54	57.82	.....	.....	95.19
55	60.54	.....	.....	97.24
56	63.34	.....	.....	.....
57	66.21	.....	.....	.....
58	69.15	.....	.....	.....
59	72.16	.....	.....	.....
60	75.23	.....	.....	.....
61	78.35	.....	.....	.....
62	81.52	.....	.....	.....
63	84.76	.....	.....	.....
64	88.06	.....	.....	.....
65	91.43	.....	.....	.....

Table 3.

SHOWING THE COMPARATIVE VALUE

TO ONE'S FAMILY OF

\$100 per year Invested in a Life Policy,

IN THE

New-York Life Insurance Co.

AND

\$100 per year placed at Comp. Int. at 6 per ct.

TOGETHER WITH THE NUMBER OF DEATHS IN EACH YEAR AMONG ONE THOUSAND PERSONS, ACCORDING TO THE AMERICAN TABLE OF MORTALITY.

Table computed for men beginning at 30 years of age, and no account taken of probable dividends.

Should one die at the age of	HIS HEIRS WOULD RECEIVE—		Deaths among 1,000 persons
	From the Money at Interest.	From the Insurance Co.	
30	\$100.00	\$4,405.28	8.4
31	206.00	4,405.28	8.5
32	318.30	4,405.28	8.6
33	437.46	4,405.28	8.7
34	563.71	4,405.28	8.8
35	697.53	4,405.28	8.9
36	839.38	4,405.28	9.0
37	989.75	4,405.28	9.1
38	1,149.13	4,405.28	9.2
39	1,318.08	4,405.28	9.6
40	1,497.16	4,405.28	9.6
41	1,686.99	4,405.28	10.0
42	1,888.21	4,405.28	10.3
43	2,101.51	4,405.28	10.5
44	2,337.60	4,405.28	10.8
45	2,597.25	4,405.28	11.3
46	2,881.29	4,405.28	11.6
47	3,090.57	4,405.28	12.0
48	3,3375.00	4,405.28	12.5
49	3,609.27	4,405.28	13.0
50	3,909.27	4,405.28	13.8
51	4,339.23	4,405.28	14.5

life. The great longevity of annuitants has often been remarked, and the fact has done much to establish belief in the proverb that "Care kills more men than labor." No one ought to "rust out," and no one ought to "wear out" prematurely because of care and anxiety and overwork lest his loved ones or himself should come to want. The man who insures his life on the endowment plan provides, most effectually while young and strong, against all these harassing and destructive influences. With provision made for his family's early weakness and for his own old age, life would be shorn of a multitude of cares, and its burdens so evenly adjusted, that none would be greater than one's strength. Endowment insurance gives *safety and satisfaction*.

Insurance and Money at Interest.

WE have already shown that money invested in a life policy is a much greater protection to a family than if put into a savings-bank, because it increases instantly, if needed (*i. e.*, if the insured dies), to a sum from ten to fifty times as great as is paid on the policy each year. But some men have a goodly sum at interest already, and they think that life insurance can do nothing for them—*but it can do much*. Suppose a man has \$10,000 set aside for this purpose. Suppose, farther, that he would like to have more money to use in his business, but does not wish to touch this sum which he has set apart for his family's use in case of his own death. If he is getting six per cent. interest on it, *the interest on one-half of it will pay the premiums on a life policy of \$10,000*, unless he is past middle age. So he can use the other \$5,000 in his business, and still his family will have \$15,000 at his death. Here he has increased the provision for them fifty per cent. and has released half of the amount before locked up. If he does not wish to use any of it he can increase the provision he has made for his family to \$36,000 by insuring his life, and using all the interest to pay premiums. His \$10,000, if kept at compound interest at six per cent., will give the following returns, principal included:

At the end of one year	\$10,000
" " " " five years	13,382
" " " " ten "	17,908
" " " " fifteen years	23,966
" " " " twenty "	32,071

If he uses his interest to pay premiums on a life policy taken at age thirty, he can carry over \$26,000 insurance, and the result will be over \$36,000 to his family, no matter how soon he may die after insuring. *Persons with smaller amounts may increase them in the same ratio*. These calculations are made without any reference to dividends from the life company, which in the NEW-YORK LIFE would add largely to his insurance.

Characteristics of a Good Life Company.

THAT one life insurance company is better than another, and that persons about to insure ought to exercise an intelligent judgment in choosing a company, are propositions that need no discussion. That there are certain principles that will serve as guides to an intelligent choice is equally evident. We propose, therefore, to enumerate the most important of these principles, and to see how well the NEW-YORK LIFE INSURANCE COMPANY, in its history and condition, will bear their rigid application. We call special attention, however, at the outset, to the fact that **no single test is sufficient to show whether a life company is good or not. A good company must be well-balanced—must have a combination of good qualities.**

1. Age.—Other things being equal, an **old company** is preferable, because its officers have experience, and the fact that it has lived long argues well for its stability.

The NEW-YORK LIFE has been in successful operation for **thirty-five years**—more than the life-time of a generation.

2. Magnitude.—Other things being equal, a **large company** is preferable, because a large life insurance business can be managed at a less expense, proportionally, than a small one. If age has brought a company a good name, then age and magnitude will inspire confidence and bring business to it.

The NEW-YORK LIFE is one of the largest life companies in the world, having assets to the amount of over **thirty-eight million dollars**.

3. Surplus.—Other things being equal, a company that has a **large surplus in proportion to its liabilities**, is preferable. Magnitude of assets avails nothing if a company's liabilities are equally great. A life company must have a surplus to provide for unforeseen contingencies and losses, and to inspire confidence in its unquestioned solvency. It must have what seems to be **more than enough in order to be sure of having enough**.

The NEW-YORK LIFE estimates its liabilities by a **more severe standard than the law by which its solvency would be tested**; so that, if it had but a single dollar of surplus by its own standard, it would have **about four million dollars by the law of the State**. Its surplus, by its own standard, is about three million dollars, and by the State standard, it is about seven millions. **Thus it keeps a strip of neutral territory, about four million dollars wide, between the line over which it pledges itself not to pass, and the line which the law establishes as the "dead-line."**

4. Mutuality.—Other things being equal, a purely mutual company is preferable, because such a company affords insurance at its **actual cost to the company**. Moreover, a purely mutual company is more likely to deal liberally with its policy-holders—to be equitably, rather than technically just, because the managers are not stockholders who share the profits, having a pecuniary interest in every question they decide, but rather arbiters between the members, with no disposition to take from one for the benefit of others.

The NEW-YORK LIFE is one of the few **purely mutual** life companies in the country, having never had either stock or stockholders. In its long experience in paying claims, it has found that a uniformly rigid construction of the conditions of a policy which are necessary to prevent fraud, would sometimes work the grossest injustice. Its invariable rule, therefore, in the decision of questions involving the rights of policy-holders, is to consider,

not the technical legality of a claim only, but its real justice. That this rule has saved thousands of dollars to widows and orphans, hundreds of grateful acknowledgments testify.

5. Conservatism.—Other things being equal, a company that makes **the security of its policy-holders** a more important consideration than large dividends, rapid progress, or the adoption of questionable schemes of insurance, that chooses a wise economy rather than vain show—is preferable.

The NEW-YORK LIFE keeps steadily in view two things: (1) **present security**, (2) **future prosperity**. It does nothing and omits nothing that will jeopardize in the least degree the absolute and unquestionable security of its policies, and it prefers a **safe and steady and continuous** business, to anything startling or empirical, in either plans or performance.

6. Careful Investments.—Other things being equal, a company that receives a large interest income in proportion to its assets is preferable. But in seeking a high rate of interest security must not be lost sight of; **security must be preferable to a high rate of interest**. This is a vital point.

The income of the NEW-YORK LIFE from interest and rents has averaged about six per cent. on its assets for the past ten years, yet so carefully are its assets invested that **less than one per cent. interest on its investments remained unpaid January 1, 1879, and a part of this was not yet due**. At that date the market value of its bonds and stocks was \$623,837.62 in excess of their cost.

7. Success.—Other things being equal, a company that does a **large and steady business**—that receives a large income, both in premiums and in interest on its invested assets; that returns large amounts to its policy-holders in death-claims, dividends, and returned premiums on canceled policies; that accumulates a large surplus every year; and that is increasing in strength—is preferable. Such a company is a good company to insure in, because it is doing year after year, and doing well, just those things which men desire life insurance companies to do for them.

As to the record of the NEW-YORK LIFE on these points we refer the reader to page 48.

THE FOLLOWING TABLE SHOWS THE

PROGRESS OF THE NEW-YORK LIFE INS. CO.

IN THE

Amount of Insurance Effected, the Income of the Company, the sums paid to Policy-holders and their Families, and in the Sums Held and Invested for the Benefit of Living Policy-holders, during a period of Thirty-four Years.

PERIOD, Dates Inclusive.	No. of Policies Issued.	Amount Insured.	Premiums Received.	Received from Interest, etc.
1845 to 1849, 5 yrs. . .	4,767	\$8,116,349	\$410,378.07	\$13,395.17
1850 to 1854, 5 " . .	5,448	12,677,702	1,544,064.75	361,775.96
1855 to 1859, 5 " . .	3,404	12,077,437	1,939,292.51	181,453.66
1860 to 1864, 5 " . .	15,104	38,517,842	4,250,964.45	756,708.15
1865 to 1869, 5 " . .	38,918	126,964,416	16,941,695.69	2,737,397.90
1870 to 1874, 5 " . .	43,831	127,276,323	30,639,982.99	6,235,613.66
1875 to 1878, 4 " . .	25,222	78,132,926	23,505,109.76	7,593,730.59
Totals	136,694	\$403,762,995	\$79,231,488.22	\$17,880,075.09

PERIOD, Dates Inclusive.	Paid to Policy-holders in—			Average Annual Increase of Assets in each Period.
	Death-claims.	Dividends and Ret'd Premiums on Canceled Policies.	Endowments and Annuities.	
1845 to 1849, 5 yrs. . .	\$112,398.00	\$1,300.47		\$64,116.25
1850 to 1854, 5 " . .	645,000.09	371,805.31		116,296.28
1855 to 1859, 5 " . .	870,391.57	246,873.15	\$323.82	173,414.10
1860 to 1864, 5 " . .	1,153,724.29	867,984.66	6,558.46	394,389.05
1865 to 1869, 5 " . .	3,039,725.77	4,237,570.71	13,353.44	1,917,363.23
1870 to 1874, 5 " . .	6,899,121.94	11,170,368.49	135,880.32	2,804,148.49
1875 to 1878, 4 " . .	6,398,267.25	9,708,899.73	1,437,224.85	2,372,157.03
Totals	\$19,118,628.91	\$26,604,802.52	\$1,593,340.89	

As this table is made up before the close of 1879, it does not include the figures of that year. At the beginning of 1879 the Company's account with policy-holders stood as follows:

Received from policy-holders in premiums	\$79,231,488.22
Paid to policy-holders and their representatives, as above	47,316,772.32
Assets held in trust for policy-holders, January 1, 1879	36,837,295.23
Amount paid and held exceeds amount received	4,922,579.33

The following tables show, in round numbers, the Company's CONDITION at the beginning of 1879, and the PROGRESS made during the preceding year.

Condition, January 1, 1879.

No. of Policies in force	45,000
Total amount insured	\$125,000,000
Cash assets	37,000,000
* Surplus, Company's standard	2,800,000
" N. Y. State "	6,800,000

Progress, Etc., 1878.

Increase in assets	\$1,900,000
" in surplus	475,000
" in income	7,000
" in interest receipts	80,000
Excess of interest over death-claims,	260,000

* Exclusive of the amount (\$1,041,456.87) specially reserved as a *contingent* liability to Tontine Dividend Fund.

During the last fourteen years the interest received by the Company on its investments has more than paid its death-losses. At the beginning of 1879 the amount of interest uncollected, INCLUDING THAT ACCRUED BUT NOT YET DUE, was less than one per cent. on the investments of the Company—this promptness in payment of interest showing the high character of these investments. These features of its business have been widely noticed by the press as evidences of extraordinary prosperity, and of great skill and energy in management.

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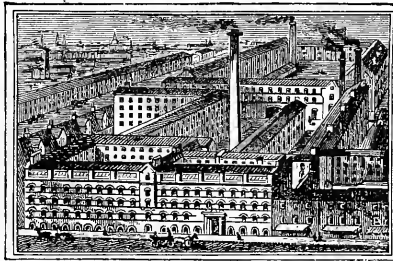
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The origin of illustrated journalism was very simple. A London newsdealer observed that whenever a paper contained a diagram, wood-cut, or map of any kind, it attracted attention and had an increased sale. He reflected on the fact, and the "Illustrated London News" was the result of his cogitations. It met with an unexpected success, and led to a number of imitations.

The idea of the old newsdealer was sound. People love to grasp situations at a glance of the eye. They love to take in a landscape at a look, and find more joy in a cheap print which represents a real scene than in any amount of elegant verbal description. The eye is the window of the mind, the telescope of the imagination. The picture tells a whole story at once. It photographs itself in the memory. It delights the fancy. It informs without weariness. It pleases without dissipation. The child begins to learn by picture-seeing. The first writing in the world was hieroglyphic; and the stories told by the old Egyptians in those rude figures cut in the walls of temples and of tombs convey whole volumes of information. Illustrated journalism is the application of the simplest principle to the diffusion of intelligence. It supplements words, that make dim images on the mind, with pictures, that give form and body and character to the objects described, and transfers a whole scene instantaneously to the imagination. We are fast learning that pictures are something more than objects to lazily enjoy, over which one may spend an idle hour. They are a language. They are the best possible vehicle of communicating intelligence to mind and imagination. They are poetry reduced to form. They can be made, as we have abundantly shown, the means of telling the news more effectually, easily and completely than any words yet invented. The recognition of this principle has given THE GRAPHIC its wide circulation and made its name the synonym of enterprise.

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WASHINGTON, N. J., December 18, 1878.

To the Manager of the Graphic:

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Respectfully,
DANIEL F. BEATTY.

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THE SUN for 1880.

THE SUN will deal with the events of the year 1880 in its own fashion, now pretty well understood by everybody. From January 1 until December 31 it will be conducted as a newspaper written in the English language and printed for the whole people.

As a newspaper, THE SUN believes in getting all the news of the world promptly, and presenting it in the most intelligible shape—the shape that will enable its readers to keep well abreast of the age with the least unproductive expenditure of time. The greatest interest to the greatest number—that is the law controlling its daily make-up. It now has a circulation very much larger than that of any other American newspaper, and enjoys an income which it is at all times prepared to spend liberally for the benefit of its readers. People of all conditions of life and all ways of thinking buy and read THE SUN; and they all derive satisfaction of some sort from its columns, for they keep on buying and reading it.

In its comments on men and affairs, THE SUN believes that the only guide of policy should be common sense, inspired by genuine American principles and backed by honesty of purpose. For this reason it is, and will continue to be, absolutely independent of party, class, clique, organization, or interest. It is for all, but of none. It will continue to praise what is good and reprobate what is evil, taking care that its language is to the point and plain, beyond the possibility of being misunderstood. It is uninfluenced by motives that do not appear on the surface; it has no opinions to sell, save those which may be had by any purchaser with two cents. It hates injustice and rascality even more than it hates unnecessary words. It abhors frauds, pities fools, and deplores nincompoops of every species. It will continue throughout the year 1880 to chastise the first class, instruct the second, and discountenance the third. All honest men, with honest convictions, whether sound or mistaken, are its friends. And THE SUN makes no bones of telling the truth to its friends and about its friends whenever occasion arises for plain speaking.

These are the principles upon which THE SUN will be conducted during the year to come.

The year 1880 will be one in which no patriotic American can afford to close his eyes to public affairs. It is impossible to exaggerate the importance of the political events which it has in store, or the necessity of resolute vigilance on the part of every citizen who desires to preserve the Government that the founders gave us. The debates and acts of Congress, the utterances of the press, the exciting contests of the Republican and Democratic parties, now nearly equal in strength throughout the country, the varying drift of public sentiment, will all bear directly and effectively upon the twenty-fourth Presidential election, to be held in November. Four years ago next November, the will of the nation, as expressed at the polls, was thwarted by an abominable conspiracy, the promoters and beneficiaries of which still hold the offices they stole. Will the crime of 1876 be repeated in 1880? The past decade of years opened with a corrupt, extravagant, and insolent administration entrenched at Washington. THE SUN did something toward dislodging the gang and breaking its power. The same men are now intriguing to restore their leader and themselves to places from which they were driven by the indignation of the people. Will they succeed? The coming year will bring the answers to these momentous questions. THE SUN will be on hand to chronicle the facts as they are developed, and to exhibit them clearly and fearlessly in their relations to expediency and right.

Thus, with a habit of philosophical good humor in looking at the minor affairs of life, and in great things a steadfast purpose to maintain the rights of the people and the principles of the Constitution against all aggressors, THE SUN is prepared to write a truthful, instructive, and entertaining history of 1880.

Our rates of subscription remain unchanged. For the DAILY SUN, a four-page sheet of twenty-eight columns, the price by mail, post-paid, is **55 cents** a month, or **\$6.50** a year; or, including the Sunday paper, an eight-page sheet of fifty-six columns, the price is **65 cents** a month, or **\$7.70** a year, postage paid.

The Sunday edition of THE SUN is also furnished separately at **\$1.20** a year, postage paid.

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1880.

THE
NEW-YORK
LIFE

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INSURANCE CO. OF NEW-YORK.

[ORGANIZED 1857.]

No. 120 Broadway.

STATEMENT, JAN. 1, 1879.

CASH CAPITAL.....	\$400 000.00
Net Surplus.....	494,548.31
Assets (available for Fire Losses).....	\$894,548.31
Unearned Premiums and other liabilities.....	75,846.09
TOTAL ASSETS	\$970,394.40

Policy-holders in this Company have increased protection under the guarantees of the New-York SAFETY FUND LAW, under which, in case of an extensive conflagration,

- The Company **cannot** be destroyed;
- The Company **cannot** go into the hands of a Receiver;
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- The Company **can** pay all claims promptly, saving the extraordinary delays and expenses incident to a Receivership;
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THOS. L. THORNELL, Sec'y.

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HOFFMAN FIRE

INSURANCE COMPANY,

Office, No. 113 Broadway,

NEW-YORK.

Cash Capital.....\$200,000.00

ASSETS.

Bonds and Mortgages.....	\$125,493.00
Call Loans.....	4,350.00
U. S. Registered Bonds.....	103,281.25
Bank Stocks.....	18,300.00
New-York Central & Hudson R. R. Co. Stocks	23,700.00
Real Estate.....	28,956.95
Cash in Banks and on hand.....	17,617.23
Interest due and accrued.....	4,695.66
Premiums in course of collection.....	11,089.31

\$337,183.40

LIABILITIES.

Losses unpaid.....	\$9,582.59
Re-Insurance Reserve	69,243.67
Other Liabilities	1,773.34
Capital.....	200,000.00
Net Surplus.....	56,883.80

\$337,183.40

LONG ISLAND

INSURANCE COMPANY,

203 Montague Street, Brooklyn.
120 Broadway, New-York.

JANUARY 1, 1879.

Capital.....	\$200,000.00
Reserve for Re-Insurance.....	30,298.66
Surplus.....	281,942.01
Assets.....	\$512,240.67

WM. L. CORTELYOU, President.

JONATHAN OGDEN, Vice-Pres.

HENRY BLATCHFORD, Sec.

STAR FIRE

INSURANCE COMPANY,

141 Broadway, New-York.

STATEMENT.

Cash Capital (U. S. Bonds).....	\$300,000.00
Net Surplus.....	171,318.39
Unearned Premium Fund and all other Liabilities.....	129,249.05
Assets, January 1st, 1879.....	\$600,567.44

NICHOLAS C. MILLER, Pres.

JOHN R. SMITH, Vice-Pres.

JAS. M. HODGES, Sec.

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CASH ASSETS, OVER

\$7,500,000 **\$38,000,000**

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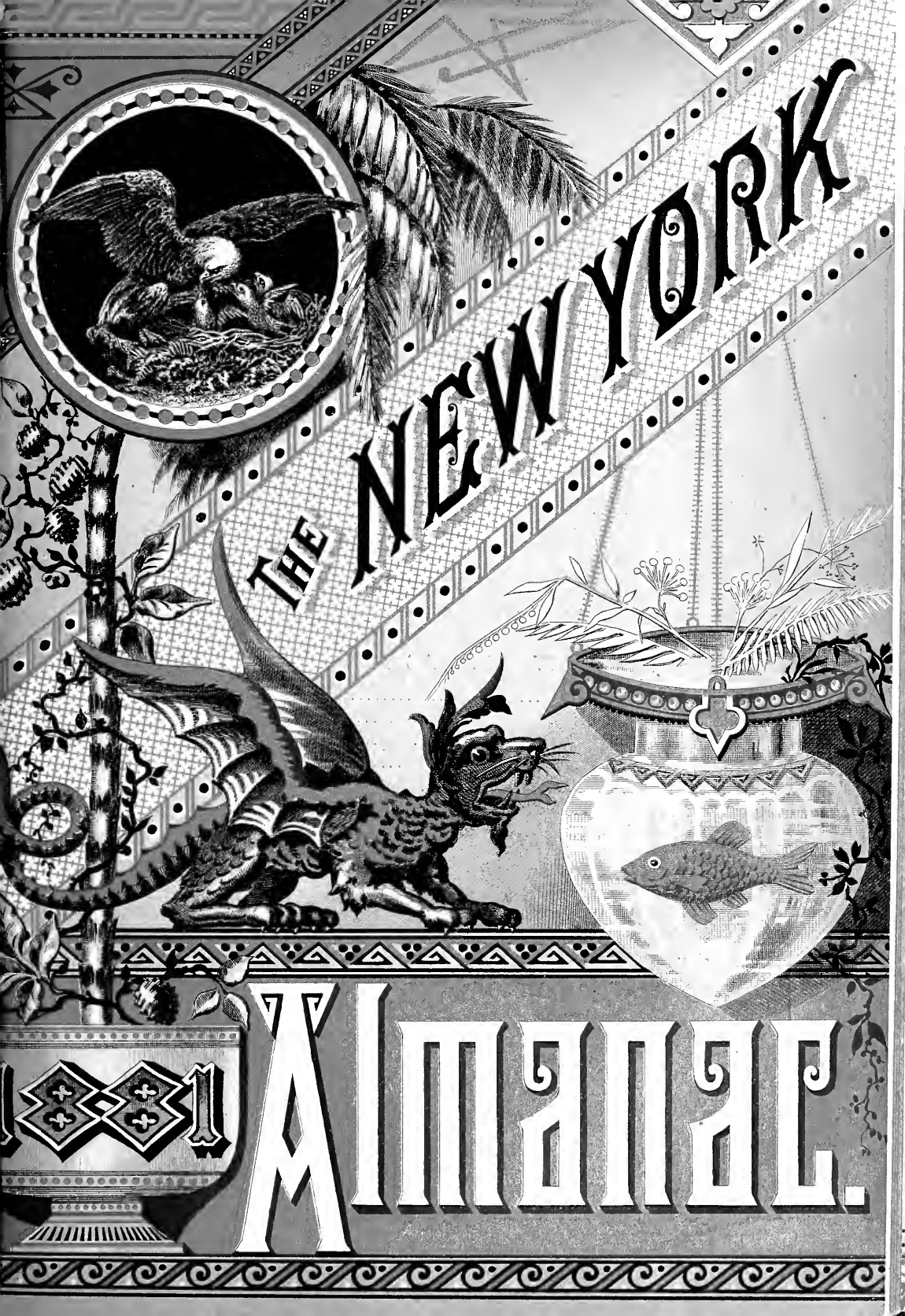
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Statement, January 1, 1880.

Cash Capital	\$200,000.00
Reserve for Re-insurance	70,791.05
Reserve for Losses.....	8,652.58
Reserve for Taxes, Rent, Commissions, &c.	4,512.16
Net Surplus	<u>138,833.20</u>
	\$422,788.99

INVESTED AS FOLLOWS:

United States Bonds	\$276,575.00
Bank Stock.....	10,600.00
Bonds and Mortgages	18,000.00
Temporary Loans.....	42,950.00
Real Estate.....	44,000.00
Cash on hand and in bank.....	19,927.50
Unpaid Premiums.....	9,420.89
Interest accrued and Rents.....	1,315.60
	<u>\$422,788.99</u>

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Cash Capital	\$200,000.00
Re-insurance Reserve, June 30, 1880	25,218.48
Unpaid Losses and other Liabilities, June 30, 1880	2,307.94
Net Surplus, June 30, 1880	36,101.07
Total Assets, " "	\$263,627.49

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Mr. Dennis is now teacher of penmanship in Wright's Business College, Brooklyn, N. Y.

Old Style: *Paul B. Hardin*

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P. B. Hardin is at present teaching penmanship in Kentucky, and is highly commended by leading journals, both as a finished writer and a successful instructor. His post-office address is Union Star, Ky.

Old Style: *J. H. Crouse*

New Style: *J. H. Crouse*

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The Methodist

For 1881.

A RELIGIOUS, LITERARY & FAMILY NEWSPAPER.

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Assisted by an able staff of Contributors. Among its special attractions are Editorials on current and religious topics, brilliant and timely Editorial Paragraphs, a weekly Sermon, Stories for Children, Exposition of the weekly Sunday-school Lesson, a Serial story, a Department of Church news from all sections of the country, Missionary Intelligence, Young Men's Christian Associations, Temperance Notes, excellent Contributed Articles on various themes, and the choicest of selections, etc., etc.

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H. W. DOUGLAS, Publisher,

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THE GREENWICH

INSURANCE COMPANY,

161 Broadway, New-York.

86th Semi-Annual Statement of Assets.

(This Company has been uninterruptedly in business 46 Years,
having Commenced Business January 1, 1835.)

JANUARY 1, 1880.

United States Registered Government Bonds (market value)....	\$461,181.25
Loans on Bonds and Mortgages, being first liens on improved real estate in the City of New-York (the estimated value of same being \$170,000).....	53,176.00
Real Estate, being five first-class brown-stone apartment dwelling-houses (unincumbered) situated in the City of New-York.....	50,000.00
Bank Stock (market value).....	21,500.00
First Mortgage Railroad Bonds, guaranteed by the New Haven Railroad Company (market value).....	12,000.00
Loans on Call (market value of Securities, \$75,543.00)	50,750.00
Cash in Bank and Office.....	11,676.41
Interest Due and Accrued (not included in "market value")....	619.21
Premiums Due.....	18,912.30
Bills Receivable.....	1,590.00
	<hr/>
	\$681,405.17
CASH CAPITAL	\$200,000.00
Outstanding Liabilities (including unpaid losses).....	16,302.68
Reserve for Re-insurance	121,352.89
Net Surplus.....	343,749.60
	<hr/>
	\$681,405.17
SURPLUS as regards Policy-Holders	\$465,102.49

MASON A. STONE,

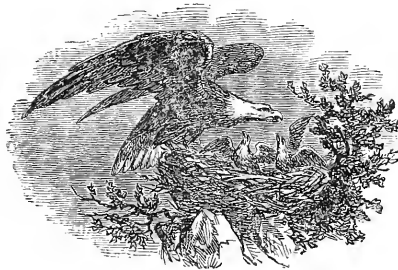
Secretary.

SAMUEL C. HARRIOT,

President.

THE
NEW-YORK ALMANAC
FOR
1881

EDITED BY JAMES M. HUDNUT.



NEW-YORK:
Francis Hart & Company, 63 & 65 Murray Street, corner College Place.
1881.

Astronomical Phenomena, etc., 1881.

By BERLIN H. WRIGHT, Esq., Penn Yan, N. Y.

Eclipses, 1881.

There will be four Eclipses this year, two of the Sun and two of the Moon, and a Transit of the planet Mercury across the Sun's disc.

I. A Partial Eclipse of the Sun, May 27, invisible at New-York City; begins at sunset at Buffalo. At Chicago, the middle of the eclipse occurs at sunset, nearly. Visible throughout Canada, Illinois, Indiana, N. W. Ohio, and the whole of Michigan and Wisconsin. At Madison, Wis., the middle occurs exactly at sunset.

II. A Total Eclipse of the Moon, June 11-12, visible throughout the United States and Canada.

PLACES.	Eclipse begins.		Total begins.		Middle.		Total ends.		Eclipse ends.	
	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
Boston.....	0 27 AM	1 29 AM	2 10 AM	2 51 AM	3 53 AM					
Buffalo.....	11 59 PM	0 58 "	1 39 "	2 20 "	3 22 "					
Charleston.....	11 52 "	0 54 "	1 35 "	2 16 "	3 18 "					
Chicago.....	11 21 "	0 23 "	1 4 "	1 45 "	2 47 "					
Cincinnati.....	11 33 "	0 35 "	1 16 "	1 57 "	2 59 "					
Detroit.....	11 39 "	0 41 "	1 22 "	2 3 "	3 5 "					
Kansas City.....	10 53 "	11 55 PM	0 39 "	1 17 "	2 19 "					
New Orleans.....	11 11 "	0 13 AM	0 54 "	1 35 "	2 37 "					
New-York City.....	0 15 AM	1 17 "	1 58 "	2 39 "	3 41 "					
Philadelphia.....	0 11 "	1 13 "	1 54 "	2 35 "	3 37 "					
Richmond, Va.....	0 1 "	1 3 "	1 44 "	2 25 "	3 27 "					
San Francisco.....	9 2 PM	10 4 PM	10 45 PM	11 26 PM	0 28 "					
Washington, D.C.	0 3 AM	1 5 AM	1 49 AM	2 27 AM	3 29 "					

Duration of totality, 1 h. 22 m.

III. An Annular Eclipse of the Sun, Nov. 21, invisible in North America.

IV. A Partial Eclipse of the Moon, Dec. 5, invisible in America.

V. A Transit of the planet Mercury over the Sun's disc, Nov. 7. The beginning, or ingress, only will be visible in the United States, and that in the western part. Transit begins as follows:

H. M.		H. M.	
San Francisco, 2 7 PM		Chicago.....	4 26 PM
Denver..... 3 8 "		Cincinnati... 4 38 "	
Kansas City... 3 57 "		Springfield, Ill. 4 18 "	
St. Louis..... 4 15 "		Indianapolis... 4 32 "	
New Orleans... 4 2 "		Nashville..... 4 29 "	

Movable Feasts.

Septuagesima Sunday.....	February 13
Sexagesima Sunday.....	February 20
Quinquagesima Sunday.....	February 27
Ash Wednesday.....	March 2
Quadragesima Sunday.....	March 6
Mid-Lent Sunday.....	March 20

Palm Sunday.....	April 10
Good Friday.....	April 15
Easter Sunday.....	April 17
Low Sunday.....	April 24
Rogation Sunday.....	May 22
Ascension Day.....	May 26
Whit Sunday (Pentecost).....	June 5
Trinity Sunday.....	June 12
Corpus Christi.....	June 16
Advent Sunday.....	November 27

Chronological Cycles.

Dominical Letter.....	B
Epact (Moon's Age, Jan. 1).....	30
Lunar Cycle (Golden Number).....	1
Solar Cycle.....	14
Roman Indiction.....	9
Jewish Lunar Cycle.....	17
Dionysian Period.....	210
Julian Period.....	6594

Morning Stars.

Mercury, until January 25, and from March 11 to May 17; July 17 to Aug. 31; and after Nov. 7.
 Venus, after May 3.
 Mars, until September 21.
 Jupiter, from April 22 to August 17.
 Saturn, from April 21 to August 4.
 Uranus, from September 6 to December 10.
 Neptune, from May 4 to August 8.

Evening Stars.

Mercury, from January 26 to March 11; May 17 to July 17; and August 31 to November 7.
 Venus, until May 3.
 Mars, after September 21.
 Jupiter, until April 22, and after August 17.
 Saturn, until April 21, and after August 4.
 Uranus, until September 6, and after Dec. 10.
 Neptune, until May 4, and after August 8.

Planets Brightest.

Mercury, February 20-23, June 17-20, and October 13-16, rising then before the Sun; also, April 7-10, August 6-9, and November 24-27, setting then after the Sun. Venus, March 27. Mars, December 27. Jupiter, November 13. Saturn, November 1. Uranus, March 1. Neptune, November 7.

The Seasons.

WASHINGTON MEAN TIME.

Winter begins, 1880, December 21, 5 h. 12 m. morning, and lasts 89 d. 0 h. 54 m.

Spring begins, 1881, March 20, 6 h. 5 m. morning, and lasts 92 d. 20 h. 12 m.

Summer begins, 1881, June 21, 2 h. 17 m. morning, and lasts 93 d. 14 h. 25 m.

Autumn begins, 1881, September 22, 4 h. 42 m. evening, and lasts 89 d. 18 h. 10 m.

Winter begins, 1881, December 21, 10 h. 52 m. morning.

Tropical year, 365 d. 5 h. 41 m.

Ember Days.

The Wednesday, Friday and Saturday after the first Sunday in Lent, March 9, 11 and 12; Wednesday, Friday and Saturday after Pentecost, June 8, 10 and 11; also, September 21, 23 and 24, and December 14, 16 and 17.

Moon Apogee, Perigee. Highest and Lowest.

MONTH.	Moon Apogee.	Moon Perigee.	Moon Highest.	Moon Lowest.
January	13	28	11	26
February	10	26	8	22
March	10	25	7	21
April	6	19	3	17
May	4	16	1-28	15
June	1-28	13	24	11
July	26	11	21	9
August	22	9	18	5
September . . .	18	6	14	1-28
October	16	4-31	11	26
November . . .	13	25	8	22
December . . .	11	23	5	19

Calendar Explanations.

In the columns of Moon's rising and setting, the time of only one of these events is given for each day—that one which occurs while the Sun is down. When the word "rises" is found in the column, the Moon is at the full, and the figures following that word are P. M., or evening, until the word "morn," which means midnight. From "morn" the figures are A. M., the Moon rising in the morning before the Sun is up. Then after the word "sets," the time of setting is given, which grows later and later, from early evening until early morning, until the Moon again is at the full.

To get the correct time, use a meridian line and set your time-piece by the time given under "Sun at noon mark." The times of Sun's rising and setting are exact only where the Earth's surface is level.

The Zodiac and its Signs.

SPRING SIGNS.

1. ♈ Aries.
2. ♉ Taurus.
3. ♊ Gemini.

AUTUMN SIGNS.

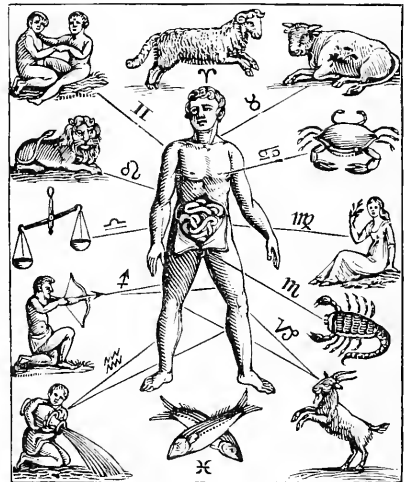
7. ♎ Libra.
8. ♏ Scorpio.
9. ♐ Sagittarius.

SUMMER SIGNS.

4. ♋ Cancer.
5. ♌ Leo.
6. ♍ Virgo.

WINTER SIGNS.

10. ♑ Capricornus.
11. ♒ Aquarius.
12. ♓ Pisces.



The Zodiac is an imaginary belt in the heavens, sixteen or eighteen degrees broad, in the middle of which is the ecliptic or Sun's path. The stars in this belt comprise the twelve constellations, being separable into that number of groups. The groups were given by the ancients the names they now bear, on account of real or fancied resemblances. They are called the Signs of the Zodiac. The above classification refers to the position of the Sun. The Moon passes through them all every 27 d. 7 h. 43 m. 11.5 s. The ancients supposed their position at the time of a person's birth, to have an influence on his character and destiny. They connected the different Signs of the Zodiac with different parts of the body as above. Some people still consult their almanacs when about to plant certain vegetables. Probably there is about as much sense in one as the other. The classification serves a useful purpose, however, as the prominent stars in each constellation are known by different letters of the Greek alphabet, and hence are easily designated.

WE may say without fear of contradiction that, among the modern agencies of our industrial system, insurance is second to none. It is not a creative power, like industry itself; it is not distributive, like transportation and commerce; it is not even a motor, like finance; but like government, and to an extent scarcely inferior, it is protective. Were it to be suppressed or in any way seriously affected in its workings, our social body, no matter how perfect in every other part of its machinery, would soon be paralyzed or correspondingly depressed in all its functions. Its beneficent effects have justified the saying of a French economist, that it was the most efficient, if not, perhaps, the only practical means by which the moral idea of philanthropy could be introduced into the domain of political economy.—*America.*

ALL young men should aim to save something, even at the expense of a limited wardrobe and many little things they think necessary. If there were none but young men here, I would say, that from the first year when I entered a store, with a salary of fifty dollars, to my last year, when, as a salesman, I received, for those days, very large pay, I never failed to save a part; and, when I started in business, those savings and my experience were all my capital.—*William E. Dodge.*

"I am in good health, and have the prospect of long life,—why should I insure my life?"

None but those in your condition can get their lives insured; but not all in that condition live to old age, as the records of life companies abundantly prove.

First Month.

JANUARY, 1881.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.	CALENDAR FOR BOSTON, NEW ENGLAND, N. Y. STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI AND CALIFORNIA.			
				Sun Rises	Sun Sets	Moon Sets	H. W. Boston	Sun Rises	Sun Sets	Moon Sets	H. W. N. Y.	Sun Rises	Sun Sets	Moon Sets	Moon South.
1	1	Sat	<p>During the month of January, 1880, the New-York Life Insurance Co. paid 36 death-claims on the lives of 31 persons. The whole amount paid was \$86,737.00, an average of over \$2700 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$40,474.29, an average of less than \$1400 to each family. The gain to the families of the deceased was, therefore, \$46,262.71, an average of over \$1400 each. For each \$100 paid to the Company, they received \$214.55.</p>	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
2	2	Sun		7 30 4 38	6 22	morn	7 25 4 43	6 26	9 26	7 19 4 49	6 29	1 14			
3	3	Mon		7 30 4 39	7 40	40	7 25 4 44	7 43	10 14	7 19 4 50	7 45	2 11			
4	4	Tues		7 30 4 40	8 55	1 29	7 25 4 45	8 56	11 0	7 19 4 51	8 58	3 5			
5	5	Wed		7 30 4 41	10 7	2 18	7 25 4 46	10 7	11 47	7 19 4 52	10 7	3 55			
6	6	Thur		7 30 4 42	11 16	3 2	7 25 4 47	11 15	morn	7 19 4 52	11 13	4 43			
7	7	Fri		7 29 4 43	morn	3 49	7 25 4 48	morn	35	7 19 4 53	morn	5 30			
8	8	Sat		7 29 4 44	23	4 39	7 25 4 49	20	1 26	7 19 4 54	18	6 17			
9	9	Sun		7 29 4 45	1 28	5 33	7 24 4 50	1 24	2 19	7 19 4 55	1 21	7 4			
10	10	Mon		7 29 4 46	2 29	6 29	7 24 4 51	2 25	3 15	7 19 4 56	2 21	7 52			
11	11	Tues		7 29 4 47	3 29	7 27	7 24 4 52	3 25	4 12	7 19 4 57	3 19	8 41			
12	12	Wed		7 29 4 48	4 26	8 26	7 24 4 53	4 20	5 11	7 19 4 58	4 15	9 31			
13	13	Thur		7 28 4 50	5 19	9 19	7 23 4 54	5 13	6 5	7 18 4 59	5 7	10 20			
14	14	Fri		7 28 4 51	6 4	10 8	7 23 4 55	5 59	6 54	7 18 5 0	5 53	11 9			
15	15	Sat		7 28 4 52	6 46	10 54	7 23 4 56	6 42	7 37	7 18 5 1	6 36	11 56			
16	16	Sun		7 27 4 53	rises	11 34	7 22 4 57	rises	8 16	7 18 5 2	rises	morn			
17	17	Mon		7 27 4 54	6 23	ev. 11	7 22 4 59	6 26	8 57	7 17 5 3	6 29	4 1			
18	18	Tues		7 26 4 55	7 24	49	7 21 5 0	7 26	9 35	7 17 5 5	7 27	1 25			
19	19	Wed		7 26 4 56	8 24	1 26	7 21 5 1	8 24	10 11	7 16 5 6	8 25	2 8			
20	20	Thur		7 25 4 58	9 25	2 5	7 21 5 2	9 25	10 47	7 16 5 7	9 24	2 50			
21	21	Fri		7 24 4 59	10 28	2 43	7 20 5 3	10 27	11 25	7 15 5 8	10 25	3 33			
22	22	Sat		7 24 5 0	11 33	3 24	7 19 5 4	11 30	ev. 9	7 15 5 9	11 28	4 17			
23	23	Sun		7 23 5 1	morn	4 9	7 18 5 5	morn	56	7 14 5 10	morn	5 3			
24	24	Mon		7 22 5 3	41	5 4	7 17 5 7	37	1 42	7 14 5 11	34	5 53			
25	25	Tues		7 22 5 4	1 49	6 8	7 17 5 8	1 45	2 54	7 13 5 12	1 40	6 46			
26	26	Wed		7 21 5 5	3 0	7 19	7 16 5 9	2 55	4 4	7 12 5 13	2 50	7 34			
27	27	Thur		7 20 5 6	4 8	8 31	7 16 5 10	4 2	5 26	7 12 5 15	3 56	8 46			
28	28	Fri		7 19 5 8	5 8	9 38	7 15 5 11	5 2	6 24	7 11 5 16	4 57	9 49			
29	29	Sat		7 18 5 9	6 0	10 39	7 14 5 13	5 56	7 24	7 10 5 17	5 51	10 52			
30	30	Sun		7 17 5 10	6 43	11 32	7 13 5 14	6 40	8 25	7 9 5 18	6 36	11 52			
31	31	Mon		7 16 5 12	sets	morn	7 12 5 15	sets	9 4	7 8 5 19	sets	ev. 48			
			7 15 5 13	7 42	18	7 12 5 15	7 43	9 49	7 8 5 20	7 44	1 41				

MOON'S PHASES.	BOSTON.			NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.		
	D.	H. M.		H. M.		H. M.		H. M.		D.	H. M.	S.
First Quarter,	7	3 25	Morning.	3 13	Morning.	3 1	Morning.	2 49	Morning.	1	12	4 6
Full Moon,	15	6 50	Morning.	6 38	Morning.	6 26	Morning.	6 14	Morning.	9	12	7 37
Last Quarter,	23	4 4	Morning.	3 52	Morning.	3 40	Morning.	3 28	Morning.	17	12	10 33
New Moon,	29	8 4	Evening.	7 52	Evening.	7 40	Evening.	7 28	Evening.	25	12	12 42



WAITING AN AUDIENCE.— See Page 28.

THE man whose house burns without insurance still lives to build another house over his family's head; but the man who dies uninsured leaves his family to fight the battle of life alone. His children will not starve, probably, but they may lack food for the mind and for the soul that is more precious than daily bread, and pangs more severe than those of hunger must pierce the heart of one who remembers in his last hours that he might with ordinary prudence have left them a competence.

LADY: "A pretty sight, isn't it doctor? I don't see any of your little ones here. I hope you don't disapprove of juvenile parties?" Dr. Littlelums (famous for his diagnosis of infantile diseases): "I, my dear madam? On the contrary, I live by them!"

YOU will not be sorry for hearing before judging, for thinking before speaking, for holding an angry tongue, for stopping the ear to a tale-bearer, for disbelieving most of the ill reports, for being kind to the distressed, for being patient toward everybody, for doing good to all men, for asking pardon for all wrongs, for speaking evil of no one, for being courteous to all.

"I have enough to support my family in case of my death."

Would not it be wise to put a part of your abundance in endowment insurance, thus placing it beyond the possibility of loss by bad investments, thieves and fire, and so make sure of a continuance of your present easy circumstances?

No man is so wise that he may not err.

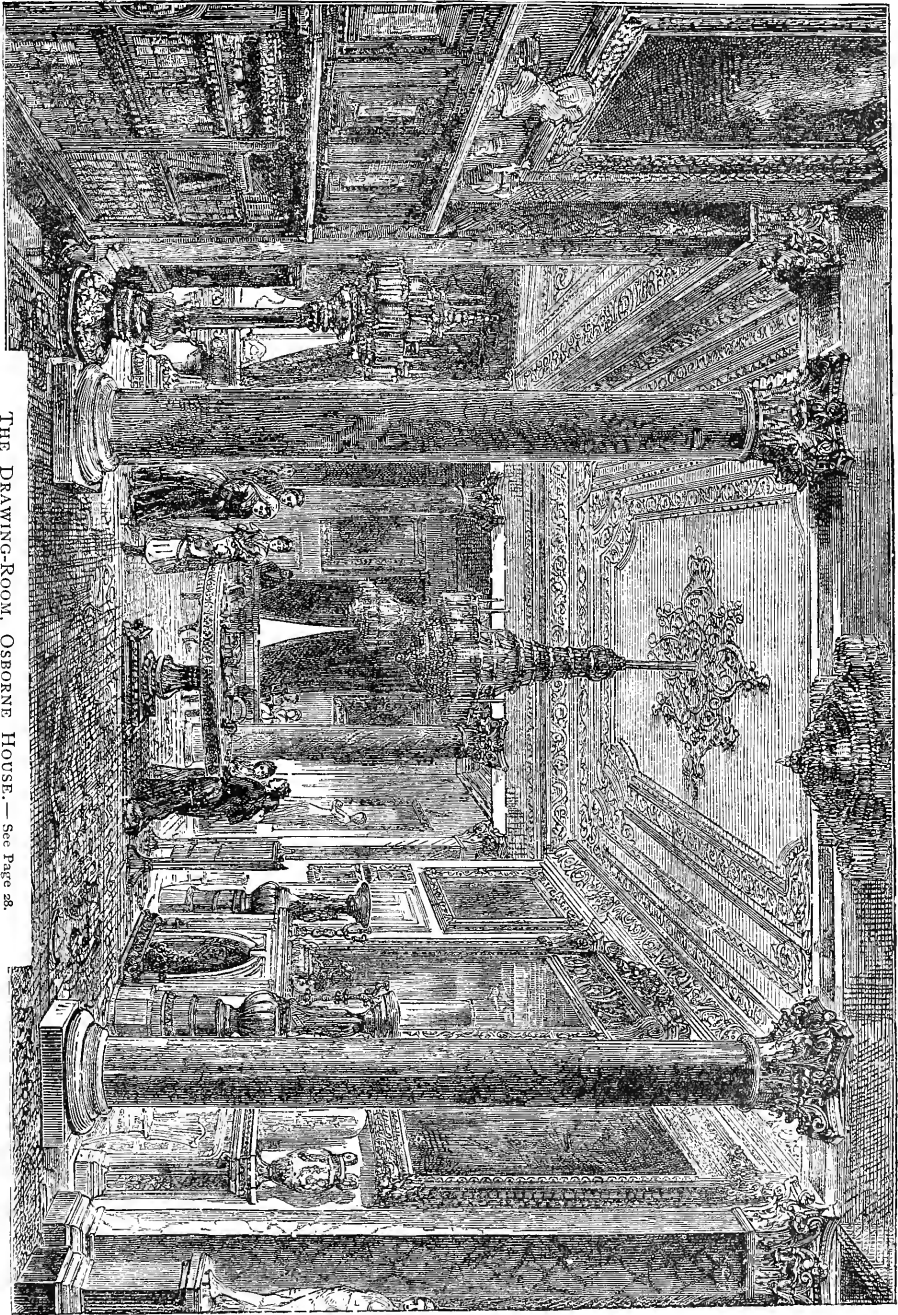
Second Month.

FEBRUARY, 1881.

Twenty-eight Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.	CALENDAR FOR BOSTON, NEW ENGLAND, N. Y. STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI AND CALIFORNIA.			
				Sun Rises	Sun Sets	Moon Sets.	H. W. Boston	Sun Rises	Sun Sets.	Moon Sets.	H. W. N. Y.	Sun Rises	Sun Sets	Moon Sets.	Moon South.
32	1	Tues	<p>During the month of February, 1880, the New-York Life Insurance Co. paid 40 death-claims on the lives of 34 persons. The whole amount paid was \$143,692.00, an average of over \$4200 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$56,086.24, an average of less than \$1700 to each family. The gain to the families of the deceased was, therefore, \$87,605.76, an average of over \$2500 each. For each \$100 paid to the Company, they received \$256.19.</p>	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	
33	2	Wed		7 14	5 14	8 55	1 3	7 11	5 18	8 54	10 32	7 7	5 21	8 54	2 32
34	3	Thur		7 13	5 15	10 3	1 48	7 10	5 19	10 1	11 15	7 6	5 23	9 59	3 21
35	4	Fri		7 12	5 16	11 13	2 32	7 9	5 20	11 10	morn	7 5	5 24	11 7	4 10
36	5	Sat		7 11	5 18	morn	3 17	7 7	5 21	morn	2	7 4	5 25	morn	4 58
37	6	Sun		7 10	5 19	17 4	4	7 6	5 22	13	51	7 3	5 26	9	5 47
38	7	Mon		7 9	5 21	1 20	4 58	7 5	5 23	1 15	1 45	7 2	5 27	1 10	6 36
39	8	Tues		7 8	5 22	2 17	5 55	7 4	5 25	2 12	2 41	7 1	5 28	2 7	7 26
40	9	Wed		7 6	5 23	3 12	6 58	7 3	5 26	3 7	3 43	7 0	5 29	3 1	8 16
41	10	Thur		7 5	5 24	4 1	7 50	7 2	5 27	3 55	4 41	6 59	5 30	3 50	9 4
42	11	Fri		7 4	5 25	4 43	8 51	7 1	5 28	4 38	5 36	6 58	5 32	4 33	9 52
43	12	Sat		7 2	5 26	5 21	9 41	7 0	5 30	5 17	6 27	6 57	5 33	5 12	10 38
44	13	Sun		7 1	5 28	5 54	10 25	6 58	5 31	5 50	7 10	6 55	5 34	5 46	11 23
45	14	Mon		7 0	5 29	rises	11 6	6 57	5 32	rises	7 48	6 54	5 35	rises	morn
46	15	Tues		6 59	5 30	6 16	11 42	6 56	5 34	6 17	8 25	6 53	5 36	6 19	0 6
47	16	Wed		6 57	5 32	7 18	cv.19	6 55	5 35	7 18	9 5	6 52	5 37	7 18	1 49
48	17	Thur		6 56	5 33	8 21	56	6 53	5 36	8 20	9 42	6 51	5 39	8 19	1 32
49	18	Fri		6 54	5 35	9 25	1 34	6 52	5 37	9 23	10 19	6 49	5 40	9 21	2 16
50	19	Sat		6 53	5 36	10 31	2 15	6 51	5 39	10 28	10 57	6 48	5 41	10 25	3 2
51	20	Sun		6 52	5 38	11 39	2 58	6 49	5 40	11 35	11 42	6 47	5 42	11 31	3 50
52	21	Mon		6 50	5 39	morn	3 47	6 48	5 41	morn	ev.33	6 46	5 44	morn	4 41
53	22	Tues		6 48	5 40	47	4 45	6 46	5 43	43	1 32	6 44	5 45	37	5 36
54	23	Wed		6 47	5 42	1 53	5 53	6 45	5 44	1 47	2 39	6 43	5 46	1 40	0 50
55	24	Thur		6 45	5 43	2 55	7 7	6 44	5 45	2 50	3 52	6 42	5 47	2 44	7 35
56	25	Fri		6 44	5 45	3 48	8 18	6 42	5 46	3 43	5 2	6 40	5 48	3 38	8 35
57	26	Sat		6 42	5 46	4 34	9 22	6 41	5 48	4 30	6 8	6 38	5 49	4 25	9 34
58	27	Sun		6 41	5 47	5 12	10 10	6 39	5 49	5 7	7 5	6 37	5 51	5 6	10 31
59	28	Mon		6 39	5 49	5 46	11 8	6 38	5 50	5 44	7 50	6 36	5 52	5 42	11 25
59	28	Mon	6 38	5 50	sets	11 53	6 37	5 51	sets	8 36	6 34	5 53	sets	ev.17	

MOON'S PHASES.	D.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.	
		H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	S.	
First Quarter,	5	8 10	Evening.	7 58	Evening.	7 46	Evening.	7 34	Evening.	1	12 13 55
Full Moon,	14	1 40	Morning.	1 28	Morning.	1 16	Morning.	1 4	Morning.	9	12 14 28
Last Quarter,	21	2 45	Evening.	2 34	Evening.	2 22	Evening.	2 10	Evening.	17	12 14 11
New Moon,	28	6 48	Morning.	6 36	Morning.	6 24	Morning.	6 12	Morning.	25	12 13 10



THE DRAWING-ROOM, OSBORNE HOUSE.—See Page 28.

THE publication of the annual reports of the various life-insurance companies, showing, as they do, the transaction of an immense business, suggests the question: Why do so many men invest money in life insurance? The answer, we take it, is briefly this: *Because there is no other way in which they can secure their families against a serious danger.* That danger is that they will die early in life and leave their families without the means of a comfortable and independent support. Just here the life insurance company steps in and offers, in consideration of the payment of a small sum each year until death, to pay the family a large sum at death, whenever that shall take place; therefore, men see at once that life insurance can do for them what nothing else can, *viz.:* It can convert the probability of life—which every healthy man

has—and a small sum of money—which every healthy man ought to have—into a large sum of money in case of death.

"I am in debt, and wish to pay my creditors as fast as possible."

Would it not be better to go a little more slowly, provided you might go much more surely? Life insurance may serve to make the payment of a debt to creditors sure in the same manner that it enables a man to make the support of his family sure.

A MINISTER, in one of his parochial visits, met a cow-herder, and asked him what o'clock it was. "About twelve, sir," was the reply. "Well," quoth the minister, "I thought it had been more." "It's never any more here," said the boy. "It just begins at one again."

Third Month.

MARCH, 1881.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.	CALENDAR FOR BOSTON, NEW ENGLAND N. Y. STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI AND CALIFORNIA.			
				Sun Rises	Sun Sets.	Moon Sets.	H. W. Boston	Sun Rises	Sun Sets.	Moon Sets.	H. W. N. Y.	Sun Rises	Sun Sets	Moon Sets	Moon South.
60	1	Tues	<p>During the month of March, 1880, the New-York Life Insurance Co. paid 48 death-claims on the lives of 41 persons. The whole amount paid was \$121,892.00, an average of over \$2900 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$50,387.52, an average of less than \$1300 to each family. The gain to the families of the deceased was, therefore, \$71,504.48, an average of over \$1700 each. For each \$100 paid to the Company, they received \$241.90.</p>	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
61	2	Wed		6 36	5 51	7 41	morn	6 35	5 53	7 40	9 20	6 33	5 54	7 39	1 8
62	3	Thur		6 35	5 52	8 51	34	6 34	5 53	8 48	10 4	6 32	5 55	8 46	1 58
63	4	Fri		6 33	5 53	9 59	1 18	6 32	5 54	9 55	10 45	6 30	5 56	9 52	2 48
64	5	Sat		6 31	5 54	11 4	2 3	6 30	5 55	11 0	11 30	6 29	5 57	10 55	3 38
65	6	Sat		6 30	5 55	morn	2 46	6 29	5 56	morn	morn	6 27	5 57	11 56	4 28
66	7	Mon		6 28	5 56	4	3 34	6 27	5 57	1	20	6 26	5 58	morn	5 19
67	8	Tues		6 26	5 57	1 3	4 27	6 25	5 58	58	1 14	6 24	5 59	52	6 9
68	9	Wed		6 25	5 58	1 54	5 25	6 24	5 59	1 48	2 11	6 23	6 0	1 43	6 58
69	10	Thur		6 23	5 59	2 44	6 23	6 22	6 0	2 39	3 9	6 21	6 1	2 33	7 47
70	11	Fri		6 21	6 0	3 29	7 22	6 20	6 1	3 29	4 7	6 20	6 2	3 20	8 33
71	12	Sat		6 20	6 2	3 52	8 16	6 19	6 2	3 48	5 0	6 18	6 3	3 44	9 18
72	13	Sat		6 18	6 3	4 24	9 4	6 17	6 3	4 21	5 52	6 17	6 4	4 17	10 2
73	14	Mon		6 16	6 4	4 50	9 51	6 16	6 4	4 48	6 37	6 15	6 5	4 46	10 46
74	15	Tues		6 14	6 5	5 17	10 33	6 14	6 5	5 16	7 18	6 13	6 6	5 15	11 29
75	16	Wed		6 13	6 6	rises	11 12	6 12	6 6	rises	7 54	6 12	6 7	rises	morn
76	17	Thur		6 11	6 7	7 15	11 49	6 11	6 8	7 14	8 32	6 10	6 8	7 12	1 13
77	18	Fri		6 9	6 9	8 22	ev.27	6 9	6 9	8 19	9 14	6 9	6 9	8 16	2 59
78	19	Sat		6 7	6 10	9 29	1 9	6 7	6 10	9 26	9 55	6 7	6 10	9 22	1 47
79	20	Sat		6 6	6 11	10 39	1 53	6 6	6 11	10 34	10 38	6 6	6 11	10 29	2 38
80	21	Mon		6 4	6 12	11 45	2 42	6 4	6 12	11 42	11 24	6 4	6 12	11 35	3 32
81	22	Tues		6 2	6 13	morn	3 36	6 2	6 13	morn	ev.22	6 3	6 13	morn	4 30
82	23	Wed		6 0	6 14	47	4 37	6 1	6 14	41	1 24	6 1	6 14	36	5 28
83	24	Thur		5 59	6 15	1 43	5 47	5 59	6 15	1 38	2 33	5 59	6 15	1 32	6 28
84	25	Fri		5 52	6 17	2 30	6 57	5 58	6 16	2 25	3 42	5 58	6 16	2 20	7 25
85	26	Sat		5 55	6 18	3 6	8 1	5 56	6 17	3 3	4 48	5 56	6 17	2 59	8 21
86	27	Mon		5 53	6 19	3 44	9 3	5 54	6 18	3 42	5 48	5 54	6 18	3 39	9 15
87	28	Tues		5 52	6 20	4 15	9 55	5 52	6 19	4 13	6 41	5 53	6 19	4 12	10 6
88	29	Wed		5 50	6 21	4 44	10 43	5 51	6 20	4 44	7 27	5 51	6 19	4 44	10 56
89	30	Thur		5 48	6 22	5 12	11 26	5 49	6 21	5 13	8 9	5 50	6 20	5 14	11 46
90	31	Thur		5 46	6 23	sets	morn	5 47	6 22	sets	8 54	5 48	6 21	sets	ev.36
			5 44	6 24	8 35	9	5 45	6 23	8 31	9 36	5 47	6 22	8 27	1 26	

MOON'S PHASES.	D.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.	
		H. M.	Evening.	H. M.	Evening.	H. M.	Evening.	H. M.	Evening.	D.	H. M. S.
First Quarter,	7	3 18	Evening.	3 6	Evening.	2 54	Evening.	2 42	Evening.	1	12 12 26
Full Moon,	15	5 53	Evening.	5 41	Evening.	5 29	Evening.	5 17	Evening.	9	12 10 34
Last Quarter,	22	10 46	Evening.	10 34	Evening.	10 22	Evening.	10 10	Evening.	17	12 8 20
New Moon,	29	5 48	Evening.	5 36	Evening.	5 24	Evening.	5 12	Evening.	25	12 5 54



THE SCANDAL OF THE DAY.— See Page 28.

WE have all had our laugh, doubtless, over the logic of that care-free individual who did not repair his house in fair weather because there was no need of it *then*, and *could* not when it rained, *because* it rained. But how much wiser or more conclusive is the reasoning of some persons who refuse to insure their lives? If an agent goes to them while they are in good health and suggests insurance, they inflate their lungs, square their shoulders, and reply: "Do I look like a man just ready to pine away? My father lived till he was eighty, and my grandfather until he was eighty-five, and a funeral in our family occurs so seldom that we can hardly remember from one to another." It is fair weather now, and, of course, it would be a great waste of time and money to prepare for a storm! But when the storm comes,—as come it does, sooner or

later,—then, of course, the house cannot be repaired because of it. No man can get his life insured after he is certain that he will need the insurance soon,—or rather the *indemnity*—because he does need the insurance when he is well and strong, needs to be assured that when he dies he will not leave his family penniless as well as fatherless.

AN Irish hostler was sent to bring forth a traveler's horse. Not knowing which of the two strange horses in the stable belonged to the traveler, and wishing to avoid the appearance of ignorance in his business, he saddled both animals and brought them to the door. The traveler pointed out his horse, saying, "That's my nag." "I knew that, your honor, but I didn't know which was the other gentleman's."

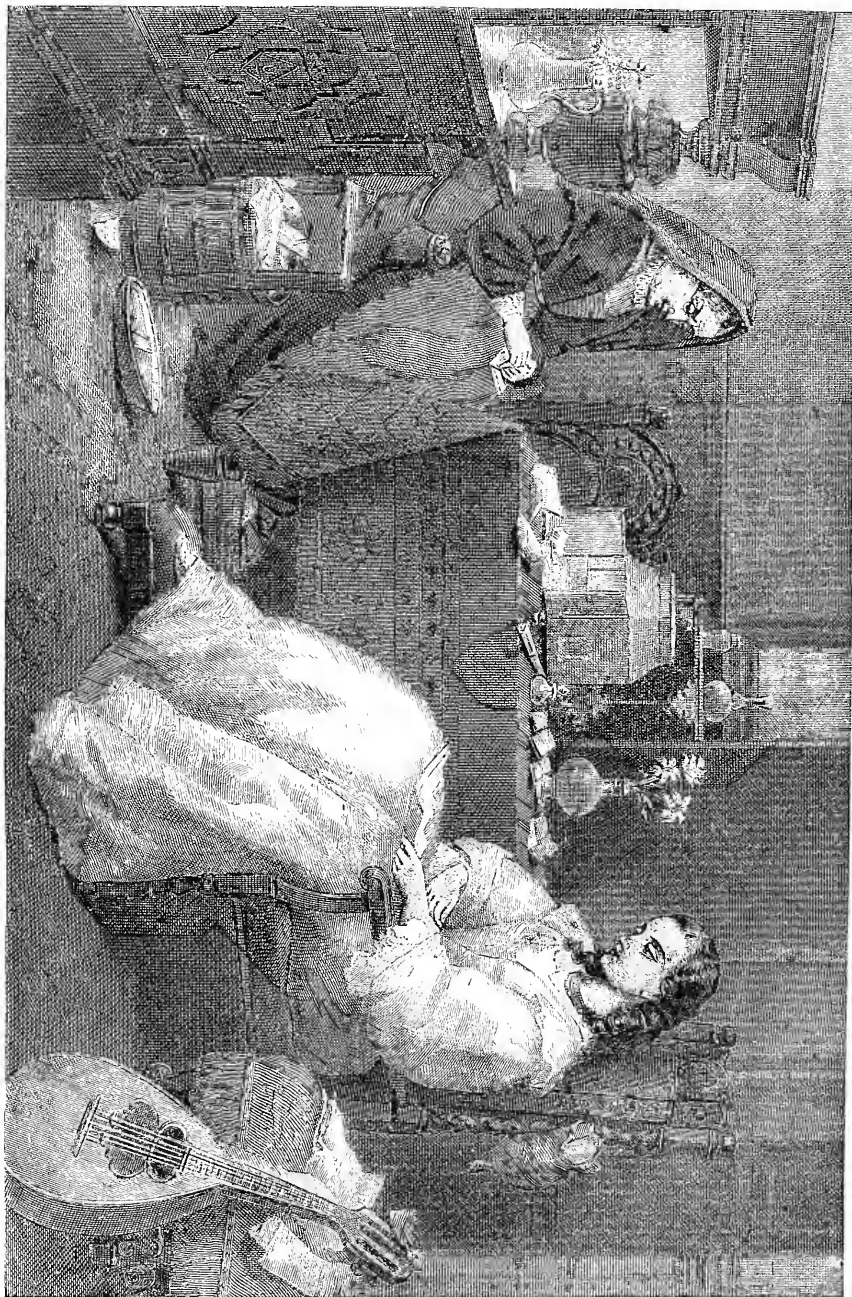
Fourth Month.

APRIL, 1881.

Thirty Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.	CALENDAR FOR BOSTON, NEW ENGLAND N. Y. STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI AND CALIFORNIA.			
				Sun Rises	Sun Sets.	Moon Sets.	H. W. Boston	Sun Rises	Sun Sets.	Moon Sets.	H. W. N. Y.	Sun Rises	Sun Sets.	Moon Sets.	Moon South.
01	1	Fri	<p>During the month of April, 1880, the New-York Life Insurance Co. paid 39 death-claims on the lives of 33 persons. The whole amount paid was \$163,452.00, an average of over \$4900 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$79,551.47, an average of less than \$2500 to each family. The gain to the families of the deceased was, therefore, \$83,900.53, an average of over \$2500 each. For each \$100 paid to the Company, they received \$205.46.</p>	5 43	6 25	9 50	50	5 44	6 24	9 45	10 20	5 46	6 23	9 40	2 17
02	2	Sat		5 41	6 27	10 49	1 43	5 42	6 26	10 44	11 2	5 44	6 24	10 38	3 8
03	3	Sun		5 40	6 28	11 44	2 19	5 41	6 27	11 39	11 52	5 42	6 25	11 33	4 0
04	4	Mon		5 38	6 29	morn	3 7	5 39	6 28	morn	morn	5 41	6 26	morn	4 50
05	5	Tues		5 36	6 30	33	3 56	5 37	6 29	27	42	5 39	6 27	23	5 39
06	6	Wed		5 35	6 31	1 15	4 50	5 36	6 30	1 10	1 37	5 37	6 28	1 5	6 27
07	7	Thur		5 33	6 32	1 51	5 46	5 34	6 31	1 47	2 32	5 36	6 29	1 43	7 12
08	8	Fri		5 31	6 33	2 23	6 40	5 33	6 32	2 19	3 26	5 34	6 30	2 16	7 56
09	9	Sat		5 30	6 34	2 51	7 34	5 31	6 33	2 49	4 19	5 33	6 31	2 46	8 40
10	10	Sun		5 28	6 36	3 18	8 25	5 30	6 34	3 16	5 10	5 31	6 32	3 15	9 23
101	11	Mon		5 26	6 37	3 33	9 11	5 28	6 35	3 32	5 57	5 30	6 33	3 32	10 7
102	12	Tues		5 25	6 38	4 8	9 56	5 26	6 36	4 9	6 41	5 28	6 34	4 10	10 52
103	13	Wed		5 23	6 39	4 34	10 39	5 25	6 37	4 36	7 24	5 27	6 35	4 37	11 40
104	14	Thur		5 21	6 40	rises	11 20	5 24	6 38	rises	8 3	5 25	6 36	rises	morn
105	15	Fri		5 20	6 41	8 26	ev. 4	5 22	6 39	8 22	8 49	5 24	6 37	8 17	51
106	16	Sat		5 18	6 42	9 35	49	5 20	6 40	9 30	9 35	5 23	6 38	9 25	1 25
107	17	Sun		5 16	6 43	10 41	1 41	5 19	6 41	10 36	10 23	5 21	6 39	10 30	2 23
108	18	Mon		5 15	6 45	11 37	2 34	5 17	6 42	11 32	11 15	5 20	6 40	11 27	3 23
109	19	Tues		5 13	6 46	morn	3 29	5 16	6 43	morn	ev. 14	5 18	6 41	morn	4 22
110	20	Wed		5 12	6 47	28	4 29	5 14	6 44	23	1 16	5 17	6 42	18	5 21
111	21	Thur		5 10	6 48	1 10	5 33	5 13	6 45	1 10	2 19	5 16	6 42	1 2	6 17
112	22	Fri		5 9	6 49	1 45	6 38	5 11	6 46	1 42	3 24	5 14	6 43	1 39	7 10
113	23	Sat		5 7	6 50	2 17	7 39	5 10	6 47	2 15	4 24	5 13	6 44	2 14	8 1
114	24	Mon		5 6	6 51	2 45	8 35	5 8	6 48	2 45	5 20	5 11	6 45	2 44	8 50
115	25	Tues		5 4	6 52	3 12	9 28	5 7	6 49	3 13	6 13	5 10	6 46	3 13	9 38
116	26	Wed		5 3	6 53	3 41	10 15	5 6	6 50	3 43	7 1	5 9	6 47	3 45	10 27
117	27	Thur		5 1	6 55	4 2	11 11	5 4	6 51	4 15	7 44	5 8	6 48	4 18	11 16
118	28	Fri		5 0	6 56	sets	11 40	5 3	6 52	sets	8 21	5 6	6 49	sets	ev. 2
119	29	Sat		4 58	6 57	8 35	morn	5 2	6 53	8 31	9 13	5 5	6 50	8 25	5 8
120	30	Sun		4 57	6 58	9 33	26	5 0	6 55	9 27	9 58	5 4	6 51	9 22	1 50

MOON'S PHASES.	BOSTON.		NEW-YORK.	WASHINGTON.	CHARLESTON.	SUN AT NOON MARK.		
	D.	H. M.	H. M.	H. M.	H. M.	D.	H.	M.
First Quarter,	6	11 to Morning.	10 58 Morning.	10 46 Morning.	10 34 Morning.	7	12	3 47
Full Moon,	14	7 6 Morning.	6 54 Morning.	6 42 Morning.	6 30 Morning.	9	12	1 28
Last Quarter,	21	4 54 Morning.	4 42 Morning.	4 30 Morning.	4 18 Morning.	17	11	59 25
New Moon,	28	5 40 Morning.	5 28 Morning.	5 16 Morning.	5 4 Morning.	25	11	57 47



READING OLD LETTERS.— See Page 28.

THE man who never expects to marry ought to insure his life on the endowment plan, because, if he keeps his resolution, he must provide for his own old age in advance. Money invested in business may be lost; illness may prevent savings after middle age; but a paid-up endowment policy in the NEW-YORK LIFE, due when the man is, say, sixty years old, will bring him the amount of the policy on his sixtieth birthday just as surely as he lives to see it. The rates are low for you now, young man; pay up a policy, and see if you don't sleep better for it.

WE ought always to deal justly, not only with those who are just to us, but likewise with those who endeavor to injure us; and this, too, for fear lest, by rendering them evil for evil, we should fall into the same vice.—*Hierocles.*

"I am going to insure sometime when I have more leisure."

All the considerations which urge a man to insure his life likewise urge him to insure at once. Imperative duties, sudden illness or injury, may make it impossible, or even end life itself. The man who is insurable and intends to insure, ought to beware how he puts his crown and scepter into the hands of to-morrow.

JUGSON: "What am I agoin' to plant 'ere, miss? why, 'taters; the wery roots as Sir Walter Rally—him wot fust made 'bacca—hinvented three hundred years ago." Young Lady: "Why, you are quite an educated man." Jugson: "And I ought to be, miss, 'cos I onst used to sweep out a school-house for a livin'." —(London) *Fun.*

Fifth Month.

MAY, 1881.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.				CALENDAR FOR BOSTON, NEW ENGLAND N. Y. STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI AND CALIFORNIA.			
			Sun Rises	Sun Sets.	Moon Sets.	H. W. Boston	Sun Rises	Sun Sets.	Moon Sets.	H. W. N. Y.	Sun Rises	Sun Sets.	Moon Sets.	Moon South.	Sun Rises	Sun Sets.	Moon Sets.	Moon South.
121	1	Mon	4 56	7 0	10 25	1 12	4 59	6 56	10 18	10 38	5 2	6 52	10 13	2 41				
122	2	Tues	4 54	7 1	11 9	1 56	4 58	6 57	11 4	11 25	5 1	6 53	10 59	3 31				
123	3	Wed	4 53	7 2	11 48	2 41	4 56	6 58	11 43	morn	5 0	6 54	11 39	4 20				
124	4	Thur	4 52	7 3	morn	3 27	4 55	6 59	morn	12	4 59	6 55	morn	5 6				
125	5	Fri	4 51	7 4	22	4 12	4 54	7 0	18	1 1	4 58	6 56	14	5 50				
126	6	Sat	4 49	7 5	51	5 1	4 53	7 1	48	1 48	4 57	6 57	45	6 33				
127	7	Mon	4 48	7 6	1 17	5 52	4 52	7 2	1 15	2 38	4 55	6 58	1 14	7 16				
128	8	Tues	4 47	7 7	1 42	6 44	4 51	7 3	1 41	3 30	4 54	6 59	1 41	7 59				
129	9	Wed	4 46	7 8	2 7	7 37	4 49	7 4	2 7	4 22	4 53	7 0	2 8	8 43				
130	10	Thur	4 44	7 9	2 33	8 28	4 48	7 5	2 34	5 13	4 52	7 1	2 36	9 29				
131	11	Fri	4 43	7 10	3 1	9 17	4 47	7 6	3 3	6 3	4 51	7 2	3 6	10 19				
132	12	Sat	4 42	7 11	3 33	10 7	4 46	7 7	3 36	6 53	4 50	7 2	3 40	11 13				
133	13	Mon	4 41	7 12	rises	10 58	4 45	7 8	rises	7 41	4 49	7 3	rises	morn				
134	14	Tues	4 40	7 13	8 26	11 46	4 44	7 9	8 21	8 29	4 49	7 4	8 16	10				
135	15	Wed	4 39	7 14	9 29	ev. 37	4 43	7 10	9 23	9 23	4 48	7 5	9 18	1 11				
136	16	Thur	4 38	7 15	10 23	1 30	4 42	7 11	10 18	10 15	4 47	7 6	10 13	2 12				
137	17	Fri	4 37	7 16	11 9	2 24	4 41	7 12	11 1	11 7	4 46	7 7	11 0	3 13				
138	18	Sat	4 36	7 17	11 47	3 19	4 40	7 13	11 44	ev. 4	4 45	7 8	11 40	4 12				
139	19	Mon	4 35	7 18	morn	4 13	4 39	7 14	morn	1 2	4 44	7 9	morn	5 7				
140	20	Tues	4 34	7 19	18	5 11	4 39	7 15	1 57	4 43	4 43	7 10	14	5 58				
141	21	Wed	4 33	7 20	48	6 10	4 38	7 16	4 7	2 56	4 43	7 10	47	6 48				
142	22	Thur	4 32	7 21	1 16	7 8	4 37	7 17	1 17	3 53	4 42	7 11	1 17	7 36				
143	23	Fri	4 31	7 22	1 45	8 7	4 36	7 18	1 46	4 51	4 41	7 12	1 48	8 24				
144	24	Sat	4 31	7 23	2 15	9 0	4 36	7 19	2 15	5 45	4 41	7 13	2 20	9 12				
145	25	Mon	4 30	7 24	2 47	9 50	4 35	7 20	2 50	6 36	4 40	7 14	2 54	10 1				
146	26	Tues	4 29	7 25	3 23	10 38	4 34	7 20	3 28	7 25	4 39	7 14	3 30	10 51				
147	27	Wed	4 29	7 26	4 4	11 22	4 34	7 21	4 9	8 5	4 39	7 15	4 14	11 42				
148	28	Thur	4 28	7 27	sets	morn	4 33	7 22	sets	8 52	4 38	7 16	sets	ev. 34				
149	29	Fri	4 27	7 28	9 5	7	4 32	7 23	9 0	9 34	4 38	7 17	8 54	1 24				
150	30	Sat	4 27	7 28	9 46	4 8	4 32	7 23	9 10	10 16	4 37	7 17	9 36	2 13				
151	31	Mon	4 26	7 29	10 21	1 31	4 31	7 24	10 16	10 55	4 37	7 18	10 13	3 0				

During the month of May, 1880, the New-York Life Insurance Co. paid 41 death-claims on the lives of 33 persons. The whole amount paid was \$142,716.00, an average of over \$4300 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$55,428.93, an average of less than \$1700 to each family. The gain to the families of the deceased was, therefore, \$87,287.07, an average of over \$2600 each. For each \$100 paid to the Company, they received \$257.65.

MOON'S PHASES.	D.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.	
		H. M.	O.	H. M.	O.	H. M.	O.	H. M.	O.	D.	H. M. S.
First Quarter,	6	6 0	Morning.	5 48	Morning.	5 36	Morning.	5 24	Morning.	1	11 56 55
Full Moon,	13	5 40	Evening.	5 28	Evening.	5 16	Evening.	5 4	Evening.	9	11 56 15
Last Quarter,	20	10 23	Morning.	10 11	Morning.	9 59	Morning.	9 47	Morning.	17	11 56 11
New Moon,	27	6 52	Evening.	6 40	Evening.	6 28	Evening.	6 16	Evening.	25	11 56 43



THE SWEET SPRING-TIME.— See page 29.

A MAN in the prime of life, whose body had always answered cheerfully to every demand of his active mind, was smitten down while at his desk, in the full tide of business. As he expressed it, he "felt as though the heavens and earth had suddenly come together, and he was between them." He was carried to his home in the country, and has no recollection of anything for a month after; only he knows he traveled around the country a good deal, and was occasionally brought back again. After he had in a measure recovered himself, he innocently described his "sudden attack," and said the suddenness was the thing he could least understand. For months previously he had been living irregularly, smoking to excess, sleeping when convenient, and when he had nothing else to do; and for weeks he had an almost constant

headache, had been unable to digest his food, and had suffered greatly from sleeplessness. But he "didn't suppose that meant anything in particular."

"I think it better to put my money in a savings bank than into life insurance."

Do you put money into the savings bank regularly, and leave it there for the benefit of your family? Do you really intend to do so? Whether you do or not, please calculate how long it would be before the annual premiums, at your age, on a life policy for \$1,000, would amount to \$1,000 in a savings bank; then let us hear from you again on the subject.

A little wrong done to another is a great wrong done to ourselves.

Sixth Month.

JUNE, 1881.

Thirty Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.	CALENDAR FOR BOSTON, NEW ENGLAND, N. Y. STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI AND CALIFORNIA.			
				Sun Rises	Sun Sets	Moon Sets	H. W. Boston	Sun Rises	Sun Sets	Moon Sets	H. W. N. Y.	Sun Rises	Sun Sets	Moon Sets	Moon South.
152	1	Wed	<p>During the month of June, 1880, the New-York Life Insurance Co. paid 60 death-claims on the lives of 52 persons. The whole amount paid was \$179,154.00, an average of over \$3400 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$75,436.04, an average of less than \$1500 to each family. The gain to the families of the deceased was, therefore, \$103,717.96, an average of over \$1900 each. For each \$100 paid to the Company, they received \$237.49.</p>	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	
153	2	Thur		4 25 7 30 10 51 2 13	4 31 7 24 10 48 11 37	4 36 7 19 10 45 3 45									
154	3	Fri		4 25 7 30 11 20 2 53	4 30 7 25 11 18 morn	4 36 7 19 11 15 4 29									
155	4	Sat		4 25 7 31 11 45 3 35	4 30 7 26 11 44 21	4 36 7 20 11 43 5 11									
156	5	Sun		4 24 7 32 morn 4 19	4 30 7 26 morn 1 6	4 35 7 21 morn 5 53									
157	6	Mon		4 24 7 32 9 5 9	4 29 7 27 9 152	4 35 7 21 9 6 35									
158	7	Tues		4 24 7 33 33 5 54	4 29 7 28 34 240	4 35 7 22 35 7 20									
159	8	Wed		4 23 7 33 1 0 6 48	4 29 7 28 1 2 334	4 34 7 23 1 4 8 7									
160	9	Thur		4 23 7 34 1 29 7 47	4 29 7 29 1 32 4 32	4 34 7 23 1 35 8 58									
161	10	Fri		4 23 7 35 2 3 8 45	4 28 7 30 2 7 530	4 34 7 24 2 1 9 53									
162	11	Sat		4 23 7 36 2 45 9 42	4 28 7 30 2 50 6 28	4 34 7 24 2 55 10 52									
163	12	Sun		4 22 7 36 3 38 10 39	4 28 7 31 3 43 7 24	4 34 7 25 3 48 11 55									
164	13	Mon		4 22 7 37 rises 11 33	4 28 7 31 rises 8 15	4 34 7 25 rises morn									
165	14	Tues		4 22 7 37 9 3 ev. 26	4 28 7 32 8 59 9 13	4 34 7 25 8 54 58									
166	15	Wed		4 22 7 38 9 44 1 20	4 28 7 32 9 41 10 6	4 34 7 25 9 37 2 0									
167	16	Thur		4 22 7 38 10 21 2 11	4 28 7 32 10 19 10 53	4 34 7 26 10 16 2 58									
168	17	Fri		4 22 7 38 10 51 3 0	4 28 7 33 10 50 11 45	4 34 7 27 10 48 3 53									
169	18	Sat		4 22 7 39 11 21 3 50	4 28 7 33 11 21 ev. 36	4 34 7 27 11 21 4 44									
170	19	Sun		4 22 7 39 11 49 4 43	4 28 7 33 11 50 1 30	4 34 7 28 11 52 5 34									
171	20	Mon		4 22 7 39 morn 5 38	4 28 7 34 morn 2 24	4 34 7 28 morn 6 22									
172	21	Tues		4 23 7 40 17 6 38	4 29 7 34 29 3 24	4 34 7 28 22 7 10									
173	22	Wed		4 23 7 40 49 7 35	4 29 7 34 52 4 18	4 34 7 28 36 7 58									
174	23	Thur		4 23 7 40 1 24 8 33	4 29 7 34 2 7 5 18	4 35 7 28 1 32 8 48									
175	24	Fri		4 23 7 40 2 2 9 27	4 29 7 34 2 7 12	4 35 7 29 2 12 9 38									
176	25	Sat		4 23 7 40 2 48 10 17	4 29 7 35 2 53 7 3	4 35 7 29 2 58 10 39									
177	26	Sun		4 24 7 41 3 35 11 4	4 30 7 35 3 40 7 57	4 35 7 29 3 46 11 39									
178	27	Mon		4 24 7 41 sets 11 45	4 30 7 35 sets 8 28	4 36 7 29 sets cv. 9									
179	28	Tues		4 24 7 41 8 21 morn	4 30 7 35 8 17 9 11	4 36 7 29 8 13 56									
180	29	Wed		4 25 7 40 8 54 24	4 29 7 35 8 51 9 50	4 37 7 29 8 47 1 42									
181	30	Thur		4 25 7 40 9 23 1 4	4 29 7 35 9 20 10 26	4 37 7 29 9 18 2 36									
			4 26 7 40 9 47 1 42	4 29 7 35 9 46 11 2	4 37 7 29 9 44 3 8										

MOON'S PHASES.	BOSTON.			NEW-YORK.			WASHINGTON.			CHARLESTON.			SUN AT NOON MARK.		
	D.	H. M.		H. M.			H. M.			H. M.			D.	H. M.	S.
First Quarter,	4	10 35	Evening.	10 23	Evening.		10 11	Evening.		9 59	Evening.		1	11 57	38
Full Moon,	12	2 13	Morning.	2 1	Morning.		1 49	Morning.		1 37	Morning.		9	11 58	2
Last Quarter,	18	4 34	Evening.	4 22	Evening.		4 10	Evening.		3 58	Evening.		17	12 0	41
New Moon,	26	9 19	Morning.	9 7	Morning.		8 55	Morning.		8 43	Morning.		25	12 2	25



A SUMMER AFTERNOON.— See page 29.

MOST men fail to observe, when solicited to insure their lives, how prodigiously a premium multiplies itself in case of death within a short-time after insuring. And it is to be noticed that this multiplying power is largest at the end when it is most needed. For the young man, who has not had time to accumulate a fortune, nor to build up a business yielding a large income, the rates are low, and if he will put into life insurance every year a small proportion of what his family would need in case of his death, the life company will guarantee the payment of the whole sum in case it is needed. And so the man himself is relieved of all anxiety regarding it from the moment he insures.

It costs a man more to be miserable than it does to make his family happy.

THE first ingredient in good conversation is truth, the next good sense, the third good humor, and the fourth wit.—*Sir W. Temple.*

"MY friend Jones advises me not to insure,— says some of the companies have failed, and that he doesn't believe any of them are sound."

Ask Jones what he would advise your wife to do for a living if you should die and leave her and the children poor. And if he says that is too hard, and wants an "easier one," ask him if he has read the last report of the **NEW-YORK LIFE.**

GOOD-MORNING, Patrick; you have got a new coat at last, but it seems to fit you rather too much." "Och, there's nothing surprising in that; sure I wasn't there when I was measured for it."

Seventh Month.

JULY, 1881.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.	CALENDAR FOR BOSTON, NEW ENGLAND, N. Y. STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI AND CALIFORNIA.			
				Sun Rises	Sun Sets.	Moon Sets.	H. W. Boston	Sun Rises	Sun Sets.	Moon Sets.	H. W. N. Y.	Sun Rises	Sun Sets.	Moon Sets.	Moon South.
182	1	Fri	<p>During the month of July, 1880, the New-York Life Insurance Co. paid 46 death-claims on the lives of 40 persons. The whole amount paid was \$137,142.00, an average of over \$3400 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$47,417.00, an average of less than \$1200 to each family. The gain to the families of the deceased was, therefore, \$89,725.00, an average of over \$2200 each. For each \$100 paid to the Company, they received \$289.22.</p>	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
183	2	Sat		4 26 7 40	10 13	2 19	4 32	7 35	10 12	11 47	4 38	7 29	10 12	3 50	
184	3	Sun		4 26 7 40	10 38	2 58	4 32	7 35	10 39	morn	4 38	7 29	10 39	4 32	
185	4	Mon		4 27 7 40	11 1	3 38	4 33	7 34	11 3	24	4 39	7 29	11 4	5 14	
186	5	Tues		4 28 7 40	11 29	4 22	4 33	7 34	11 32	1 9	4 39	7 28	11 34	5 59	
187	6	Wed		4 29 7 39	morn	5 12	4 34	7 34	morn	1 58	4 40	7 28	morn	6 47	
188	7	Thur		4 29 7 39	1	6 9	4 35	7 34	4	2 55	4 41	7 28	8	7 38	
189	8	Fri		4 30 7 39	35	7 13	4 35	7 33	40	3 58	4 41	7 28	44	8 34	
190	9	Sat		4 30 7 38	1 22	8 17	4 36	7 33	1 27	5 1	4 42	7 27	1 32	9 34	
191	10	Sun		4 31 7 38	2 17	9 22	4 37	7 33	2 22	6 8	4 42	7 27	2 28	10 37	
192	11	Mon		4 32 7 38	3 22	10 25	4 37	7 32	3 27	7 11	4 43	7 27	3 33	11 40	
193	12	Tues		4 33 7 37	rises	11 20	4 38	7 32	rises	8 3	4 44	7 26	rises	morn	
194	13	Wed		4 33 7 37	8 17	ev. 12	4 39	7 31	8 14	8 58	4 44	7 26	8 11	4 2	
195	14	Thur		4 34 7 36	8 51	1 2	4 39	7 31	8 50	9 48	4 45	7 26	8 48	1 40	
196	15	Fri		4 35 7 36	9 23	1 51	4 40	7 30	9 23	10 35	4 46	7 25	9 22	2 35	
197	16	Sat		4 36 7 35	9 51	2 37	4 41	7 30	9 52	11 19	4 46	7 24	9 53	3 27	
198	17	Sun		4 37 7 34	10 20	3 24	4 42	7 29	10 22	ev. 9	4 47	7 24	10 24	4 17	
199	18	Mon		4 37 7 34	10 51	4 12	4 43	7 29	10 54	5 9	4 48	7 23	10 57	5 6	
200	19	Tues		4 38 7 33	11 26	5 8	4 44	7 28	11 30	1 51	4 49	7 23	11 34	5 55	
201	20	Wed		4 39 7 32	morn	6 7	4 44	7 27	morn	2 53	4 50	7 22	morn	6 45	
202	21	Thur		4 40 7 31	2	7 7	4 45	7 26	7	3 52	4 51	7 21	12	7 35	
203	22	Fri		4 41 7 30	45	8 9	4 46	7 26	5 0	4 53	4 52	7 21	56	8 26	
204	23	Sat		4 42 7 30	1 33	9 4	4 47	7 25	1 39	5 49	4 52	7 20	1 44	9 16	
205	24	Sun		4 43 7 29	2 23	9 53	4 48	7 24	2 30	6 40	4 53	7 19	2 35	10 6	
206	25	Mon		4 44 7 28	3 9	10 41	4 48	7 23	3 17	7 25	4 54	7 18	3 22	10 54	
207	26	Tues		4 45 7 27	4 17	11 20	4 49	7 23	4 23	8 3	4 55	7 18	4 26	11 40	
208	27	Wed		4 46 7 26	sets	11 58	4 50	7 22	sets	8 43	4 56	7 17	sets	ev. 25	
209	28	Thur		4 47 7 25	7 53	morn	4 51	7 21	7 51	9 22	4 57	7 16	7 49	1 7	
210	29	Fri		4 48 7 24	8 18	35	4 52	7 20	8 17	9 57	4 58	7 15	8 16	1 49	
211	30	Sat		4 49 7 23	8 42	1 11	4 53	7 19	8 42	10 31	4 58	7 14	8 43	2 31	
212	31	Sun		4 50 7 22	9 6	1 47	4 54	7 18	9 6	11 7	4 59	7 13	9 3	3 13	
			4 51 7 21	9 33	2 34	4 55	7 17	9 35	11 48	4 59	7 12	9 37	3 56		

MOON'S PHASES.	BOSTON.		NEW-YORK.	WASHINGTON.	CHARLESTON.	SUN AT NOON MARK.	
	D.	H. M.	H. M.	H. M.	H. M.	D.	H. M. S.
First Quarter,	4	o 32	Evening.	o 20	Evening.	11 56	Morning.
Full Moon,	11	9 29	Morning.	9 17	Morning.	9	5 Morning.
Last Quarter,	18	o 50	Morning.	o 38	Morning.	o 26	Morning.
New Moon,	26	o 35	Morning.	o 23	Morning.	o 11	Morning.
						11 59	Eve. 25th.
						25	12 6 15



GATHERING WATER-LILIES.— See Page 29.

FEW men suspect—perhaps no man comprehends—the extent of the support given by religion to every virtue. No man, probably, is aware how much our moral and social sentiments are fed from this fountain; how powerless conscience would become without the belief in a God; how palsied would be human benevolence were there not the sense of a higher benevolence to quicken and sustain it; how suddenly the whole social fabric would quake, and with what a fearful crash it would sink into hopeless ruin, were the ideas of a Supreme Being, of accountability and of a future life, to be utterly erased from every mind.—*Dr. Channing.*

GOOD men have the fewest fears. He has but one who fears to do wrong. He has a thousand who has overcome that one.

“MY income barely suffices for the wants of myself and family. I have no money for life insurance.”

If this be true, what would they do if you should die? Are you willing to be, *by choice*, half as economical with them, as they would, *by necessity*, be without you?

ONCE, looking from a window on a land That lay in silence underneath the sun: A land of wide green meadows, through which ran Two rivers, slowly broadening to the sea,— Thus, as I looked, I know not how or whence, Was borne into my unexpected soul That thought, late learned by anxious-witted man:

The infinite patience of the Eternal mind.

—*Scribner's Magazine.*

Eighth Month.

AUGUST, 1881.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.	CALENDAR FOR BOSTON, NEW ENGLAND, N. Y. STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI AND CALIFORNIA.			
				Sun Rises	Sun Sets	Moon Sets	H. W. Boston	Sun Rises	Sun Sets	Moon Sets	H. W. N. Y.	Sun Rises	Sun Sets	Moon Sets	Moon South.
213	1	Mon	<p>During the month of August, 1880, the New-York Life Insurance Co. paid 53 death-claims on the lives of 45 persons. The whole amount paid was \$143,347.00, an average of over \$3100 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$60,490.17, an average of less than \$1400 to each family. The gain to the families of the deceased was, therefore, \$82,856.83, an average of over \$1800 each. For each \$100 paid to the Company, they received \$236.97.</p>	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
214	2	Tues		4 52	7 20	10 0	3 3	4 56	7 16	10 3	morn	5 0	7 11	10 6	4 41
215	3	Wed		4 53	7 18	10 34	3 47	4 57	7 14	10 38	1 33	5 1	7 10	10 42	5 39
216	4	Thur		4 54	7 17	11 14	4 30	4 58	7 13	11 18	1 26	5 2	7 9	11 23	6 22
217	5	Fri		4 55	7 16	morn	5 38	4 59	7 12	morn	2 24	5 3	7 8	morn	7 19
218	6	Sat		4 56	7 15	4	6 47	5 0	7 11	0	3 33	5 4	7 7	14	8 19
219	7	Sun		4 57	7 14	1 2	7 59	5 0	7 10	1 8	4 43	5 5	7 6	1 13	9 20
220	8	Mon		4 58	7 12	2 10	9 8	5 2	7 9	2 15	5 53	5 6	7 5	2 20	10 22
221	9	Tues		4 59	7 11	3 25	10 10	5 3	7 7	3 30	6 56	5 6	7 4	3 34	11 21
222	10	Wed		5 0	7 10	rises	11 6	5 4	7 6	rises	7 49	5 7	7 2	morn	12 22
223	11	Thur		5 0	7 8	7 20	11 55	5 5	7 5	7 18	8 38	5 8	7 1	7 17	1 19
224	12	Fri		5 2	7 7	7 59	ev.39	5 6	7 4	7 50	9 25	5 9	7 0	7 50	1 13
225	13	Sat		5 3	7 6	8 20	1 26	5 7	7 2	8 21	10 12	5 10	6 59	8 23	2 6
226	14	Sun		5 4	7 4	8 52	2 10	5 8	7 1	8 54	10 52	5 11	6 58	8 57	2 57
227	15	Mon		5 5	7 3	9 25	2 56	5 9	7 0	9 29	11 40	5 12	6 56	9 32	3 48
228	16	Tues		5 6	7 1	10 3	3 45	5 10	6 58	10 7	ev.31	5 13	6 54	10 12	4 39
229	17	Wed		5 7	7 0	10 43	4 39	5 11	6 57	10 47	1 26	5 14	6 53	10 53	5 30
230	18	Thur		5 8	6 58	11 31	5 37	5 12	6 55	11 36	2 23	5 15	6 52	11 41	6 21
231	19	Fri		5 10	6 57	morn	6 40	5 13	6 54	morn	3 26	5 16	6 51	morn	7 12
232	20	Sat		5 11	6 55	21	7 40	5 14	6 53	26	4 25	5 17	6 50	31	8 2
233	21	Sun		5 12	6 54	1 15	8 36	5 15	6 51	1 20	5 21	5 17	6 43	1 25	8 51
234	22	Mon		5 13	6 52	2 12	9 27	5 16	6 50	2 16	6 13	5 18	6 47	2 21	9 38
235	23	Tues		5 14	6 51	3 9	10 11	5 17	6 48	3 13	6 57	5 19	6 45	3 16	10 23
236	24	Wed		5 15	6 49	4 7	10 53	5 17	6 47	4 10	7 37	5 20	6 44	4 13	11 6
237	25	Thur		5 16	6 48	5 7	11 29	5 18	6 45	5 8	8 12	5 21	6 43	5 10	11 49
238	26	Fri		5 17	6 46	sets	morn	5 19	6 44	sets	8 48	5 22	6 41	sets	ev.30
239	27	Sat		5 18	6 44	7 12	3 3	5 20	6 42	7 13	9 24	5 23	6 40	7 14	1 12
240	28	Sun		5 19	6 43	7 37	3 38	5 21	6 41	7 39	10 1	5 24	6 38	7 41	1 55
241	29	Mon		5 20	6 41	8 5	1 15	5 22	6 39	8 10	10 37	5 25	6 37	8 11	2 40
242	30	Tues		5 21	6 39	8 37	1 55	5 23	6 37	8 41	11 19	5 26	6 35	8 45	3 27
243	31	Wed		5 22	6 38	9 4	2 37	5 24	6 36	9 8	morn	5 26	6 34	9 13	4 17
			5 23	6 36	9 59	3 24	5 25	6 34	10 4	9	5 27	6 32	10 9	5 11	

MOON'S PHASES.	BOSTON.			NEW-YORK.			WASHINGTON.			CHARLESTON.			SUN AT NOON MARK.		
	D.	H. M.		H. M.	H. M.		H. M.	H. M.		D.	H. M.	S.	D.	H. M.	S.
First Quarter,	2	11 53	Evening.	11 46	Evening.	11 34	Evening.	11 22	Evening.	1	12 6	4			
Full Moon,	9	4 23	Evening.	4 11	Evening.	3 59	Evening.	3 47	Evening.	9	12 5	13			
Last Quarter,	16	0 14	Evening.	0 2	Evening.	11 50	Morning.	11 38	Morning.	17	12 3	46			
New Moon,	24	4 1	Evening.	3 49	Evening.	3 37	Evening.	3 25	Evening.	25	12 1	48			



THE POETRY OF MOTION.— See Page 30.

LET us remember that we cannot fairly throw ourselves upon God's fatherly care unless we also do our best to do His will. To be able to feel this freedom, we should be of the number of those to whom He has pledged Himself that all things shall work together for good; and that class is the class of those who "love God." To throw ourselves upon Him is an act of love, and it is a hypocritical act unless it is connected with a sincere resolution to obey Him.—*Canon Mozley.*

CHILDREN come helpless into the world, and parents are under the most solemn obligations to provide for them until they can provide for themselves. It is a shame and a disgrace for a man to have children born unto him that he has no means of supporting. And as death may at

any time deprive him of the opportunity to labor for their support, he ought either to earn enough for it beforehand or to insure his life for their benefit. Who is more blameworthy than he who, by neglect or thoughtlessness, robs infancy of loving care, and youth of opportunities for mental and moral culture which can never be regained?

MAMMA seeks to console her crying child. "Why do you cry, John? What has hurt you?" "Mamma (and he cries more lustily than ever), yesterday I fell down and hurt myself." "Yesterday! then, why do you cry to-day?" "Oh! because you were not at home yesterday."

When the fool has made up his mind, the market has gone by.—*Spanish Proverb.*

Ninth Month.

SEPTEMBER, 1881.

Thirty Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.				CALENDAR FOR BOSTON, NEW ENGLAND, N. Y. STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH., CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI AND CALIFORNIA.			
			Sun Rises	Sun Sets.	Moon Sets.	H. W. Boston.	Sun Rises	Sun Sets.	Moon Sets.	H. W. N. Y.	Sun Rises	Sun Sets.	Moon Sets.	Moon South.	Sun Rises	Sun Sets.	Moon Sets.	Moon South.
244	1	Thur	5 24	6 35	10 53	4 19	5 26	6 33	10 58	1 6	5 28	6 31	11 3	6 8				
245	2	Fri	5 26	6 33	11 52	5 24	5 27	6 31	11 59	2 10	5 29	6 29	morn	7 6				
246	3	Sat	5 27	6 31	morn	6 34	5 28	6 29	morn	3 20	5 30	6 28	4	8 6				
247	4	Sun	5 28	6 29	1 3	7 46	5 29	6 28	1 8	4 29	5 31	6 26	1	9 4				
248	5	Mon	5 29	6 28	2 16	8 51	5 30	6 26	2 20	5 36	5 32	6 25	2	10 2				
249	6	Tues	5 30	6 26	3 34	9 51	5 31	6 25	3 36	6 37	5 33	6 23	3	10 7				
250	7	Wed	5 31	6 24	4 50	10 44	5 32	6 23	4 51	7 28	5 34	6 22	4	11 1				
251	8	Thur	5 32	6 22	rises	11 31	5 33	6 21	rises	8 14	5 35	6 21	rises	morn				
252	9	Fri	5 33	6 21	6 50	ev. 13	5 34	6 20	6 52	8 59	5 35	6 20	6	54				
253	10	Sat	5 34	6 19	7 24	1 0	5 35	6 18	7 27	9 46	5 36	6 18	7	29	1	36		
254	11	Sun	5 35	6 17	7 59	1 44	5 36	6 16	8 3	10 28	5 37	6 17	8	5	2	28		
255	12	Mon	5 36	6 15	8 40	2 31	5 37	6 15	8 45	11 4	5 38	6 15	8	50	3	20		
256	13	Tues	5 37	6 14	9 26	3 20	5 38	6 13	9 31	ev. 5	5 39	6 14	9	36	4	13		
257	14	Wed	5 38	6 12	10 15	4 11	5 39	6 11	10 20	5 8	5 40	6 12	10	25	5	5		
258	15	Thur	5 39	6 10	11 9	5 9	5 40	6 9	11 13	1 54	5 41	6 10	11	19	5	56		
259	16	Fri	5 40	6 8	morn	6 8	5 41	6 8	morn	2 54	5 42	6 9	morn	6	6			
260	17	Sat	5 41	6 7	5	7	5 42	6 6	9	3 51	5 43	6 7	14	7 34				
261	18	Sun	5 43	6 5	1 2	7 59	5 43	6 4	1 5	4 54	5 44	6 6	1 9	8 19				
262	19	Mon	5 44	6 3	1 59	8 50	5 44	6 3	2 2	5 35	5 44	6 4	2	5	9	3		
263	20	Tues	5 45	6 1	2 58	9 25	5 45	6 1	3 0	6 21	5 45	6 2	3	2	9	46		
264	21	Wed	5 46	6 0	3 57	10 15	5 46	5 59	3 58	7 2	5 46	6 1	3	50	10	28		
265	22	Thur	5 47	5 58	4 57	10 56	5 47	5 58	4 57	7 39	5 47	5 59	4	57	11	11		
266	23	Fri	5 48	5 56	5 57	11 32	5 48	5 56	5 56	8 14	5 48	5 58	5	55	11	54		
267	24	Sat	5 49	5 54	sets	sets	5 49	5 54	sets	8 54	5 49	5 56	sets	ev. 38				
268	25	Sun	5 50	5 53	6 40	morn	5 50	5 53	6 44	9 35	5 50	5 54	6	47	1	25		
269	26	Mon	5 51	5 51	7 16	40	5 51	5 52	7 20	10 18	5 51	5 53	7	24	2	15		
270	27	Tues	5 52	5 49	8 0	1 33	5 52	5 50	8 4	11 2	5 52	5 51	8	9	3	8		
271	28	Wed	5 53	5 47	8 48	2 19	5 53	5 48	8 53	11 55	5 53	5 50	8	59	4	0		
272	29	Thur	5 54	5 46	9 46	3 10	5 54	5 46	9 52	12 50	5 54	5 48	9	57	5	0		
273	30	Fri	5 56	5 44	10 53	4 6	5 54	5 44	10 57	53	5 55	5 46	11	2	5	58		

During the month of September, 1880, the New-York Life Insurance Company paid 31 death-claims on the lives of 30 persons. The whole amount paid was \$114,712.00, an average of over \$3800 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$41,519.76, an average of less than \$1400 to each family. The gain to the families of the deceased was, therefore, \$73,192.24, an average of over \$2400 each. For each \$100 paid to the Company, they received \$276.28.

	BOSTON.			NEW-YORK.			WASHINGTON.			CHARLESTON.			SUN AT NOON MARK.		
	D.	H. M.		H. M.		H. M.		H. M.		D.	H. M.	S.	D.	H. M.	S.
First Quarter,	1	9 18	Morning.	9 6	Morning.	8 54	Morning.	8 42	Morning.	1	11 59	44			
Full Moon,	7	11 55	Evening.	11 43	Evening.	11 31	Evening.	11 19	Evening.	9	11 57	4			
Last Quarter,	15	3 17	Morning.	3 5	Morning.	2 53	Morning.	2 41	Morning.	17	11 54	16			
New Moon,	23	7 10	Morning.	6 58	Morning.	6 46	Morning.	6 34	Morning.	25	11 51	29			
First Quarter,	30	5 4	Evening.	4 52	Evening.	4 40	Evening.	4 28	Evening.	30	11 49	50			



UNDECIDED.— See Page 30.

SOME kinds of failure result from causes which the wisest cannot foresee, and against which the most prudent cannot provide; but the failure to leave one's family above want or charity, in case of an early death, is not one of that kind. The preventive for a calamity of this kind is so well known and so easily obtained that one feels almost ashamed to speak of it as though he were giving information; but like many other things of inestimable value, it is neglected, and something more attractive, more complex, more brilliant, and more dangerous, is chosen instead. *This plain and simple, tried and safe way is to invest a part of your regular earnings in life insurance.* While you have it—while it is yours, and no creditor has any legal or moral claim to it; before you are tempted to invest it in something where it may be lost—lay it up for the use of

your wife and children should sudden death deprive them of the support of your strong arm. You have it in your power now to say, *I will not leave them penniless*; have the courage to say it, and to make your word good.

HABIT is king. How easily we soar in theory and flop on the ground! In the stress of the moment we do not repeat: "A soft answer turneth away wrath," "Charity thinketh no evil." We retaliate with a sharper answer, and speak with suspicion of our neighbor. We know these beautiful precepts well by head, very imperfectly by heart.—*Eleanor Beebe.*

Passive virtue is of little use in the world. "Inasmuch as ye did it not."

Tenth Month.

OCTOBER, 1881.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE THENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.				CALENDAR FOR BOSTON, NEW ENGLAND, N. Y. STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI AND CALIFORNIA.			
			Sun Rises	Sun Sets.	Moon Sets.	H. W. Boston	Sun Rises	Sun Sets.	Moon Sets.	H. W. N. Y.	Sun Rises	Sun Sets.	Moon Sets.	Moon South.	Sun Rises	Sun Sets.	Moon Sets.	Moon South.
274	1	Sat	5 57	5 42	morn	5 11	5 56	5 43	morn	1 57	5 55	5 43	morn	6 55				
275	2	Sun	5 58	5 40	2	6 20	5 57	5 41	6	3 0	5 56	5 42	10	7 50				
276	3	Mon	5 59	5 39	1 14	7 25	5 58	5 39	1 17	4 10	5 57	5 40	1 20	8 14				
277	4	Tues	6 0	5 37	2 23	8 29	5 59	5 38	2 29	5 14	5 58	5 39	2 21	9 37				
278	5	Wed	6 1	5 35	3 42	9 25	6 0	5 36	3 42	6 12	5 59	5 37	3 43	10 29				
279	6	Thur	6 2	5 33	4 54	10 17	6 1	5 35	4 53	7 3	6 0	5 35	4 52	11 21				
280	7	Fri	6 3	5 32	rises	11 6	6 2	5 35	rises	7 49	6 1	5 34	rises	morn				
281	8	Sat	6 4	5 30	5 55	11 59	6 3	5 34	5 58	8 33	6 2	5 32	6 2	14				
282	9	Sun	6 6	5 28	6 33	ev. 35	6 4	5 30	6 37	9 22	6 3	5 31	6 42	1 7				
283	10	Mon	6 7	5 27	7 13	1 20	6 5	5 28	7 13	10 6	6 4	5 29	7 23	2 0				
284	11	Tues	6 8	5 25	8 6	2 7	6 5	5 27	8 11	10 49	6 5	5 28	8 17	2 54				
285	12	Wed	6 9	5 23	9 1	2 55	6 9	5 25	9 6	11 39	6 6	5 26	9 11	3 47				
286	13	Thur	6 10	5 22	9 55	3 44	6 9	5 23	10 6	ev. 30	6 7	5 25	10 5	4 38				
287	14	Fri	6 11	5 20	10 52	4 36	6 10	5 22	10 56	1 23	6 8	5 23	11 0	5 27				
288	15	Sat	6 13	5 19	11 50	5 30	6 11	5 20	11 54	2 10	6 9	5 22	11 57	6 14				
289	16	Sun	6 14	5 17	morn	6 24	6 12	5 19	morn	3 10	6 10	5 21	morn	6 59				
290	17	Mon	6 15	5 15	48	7 17	6 13	5 17	50	4 2	6 11	5 19	53	7 42				
291	18	Tues	6 16	5 14	1 46	8 7	6 14	5 16	1 48	5 58	6 12	5 18	1 49	8 24				
292	19	Wed	6 17	5 12	2 45	8 53	6 15	5 14	2 45	5 38	6 13	5 16	2 46	9 6				
293	20	Thur	6 18	5 11	3 46	9 38	6 16	5 13	3 45	6 24	6 14	5 15	3 45	9 49				
294	21	Fri	6 20	5 9	4 46	10 21	6 18	5 12	4 45	7 7	6 15	5 14	4 43	10 33				
295	22	Sat	6 21	5 8	5 51	11 5	6 19	5 10	5 48	7 48	6 16	5 13	5 40	11 20				
296	23	Sun	6 22	5 6	sets	11 46	6 20	5 9	sets	8 29	6 18	5 11	sets	ev. 10				
297	24	Mon	6 23	5 5	5 57	morn	6 21	5 7	0 1	9 17	6 19	5 10	6 6	1 2				
298	25	Tues	6 24	5 3	6 46	30	6 22	5 6	6 51	10 4	6 20	5 9	6 56	1 58				
299	26	Wed	6 26	5 2	7 42	1 15	6 23	4 4	7 47	10 50	6 21	5 8	7 52	2 55				
300	27	Thur	6 27	5 1	8 45	2 8	6 24	5 3	8 50	11 45	6 22	5 6	8 55	3 53				
301	28	Fri	6 28	4 59	9 54	3 0	6 26	5 2	9 58	morn	6 23	5 5	10 2	4 50				
302	29	Sat	6 29	4 57	11 4	3 50	6 27	5 1	11 7	42	6 24	5 4	11 10	5 45				
303	30	Sun	6 31	4 57	morn	4 56	6 28	4 59	morn	1 43	6 25	5 2	morn	6 39				
304	31	Mon	6 32	4 55	17	6 1	6 29	4 58	19	2 47	6 26	5 1	21	7 30				

MOON'S PHASES.

Full Moon,	7	H. M.	9 15 Morning.
Last Quarter,	15		9 42 Evening.
New Moon,	22		9 47 Evening.
First Quarter,	29		0 3 Mo. 30th.

BOSTON.

H. M.	9 3 Morning.
	9 30 Evening.
	9 35 Evening.
	11 51 Evening.

NEW-YORK.

H. M.	8 51 Morning.
	9 18 Evening.
	9 23 Evening.
	11 39 Evening.

WASHINGTON.

H. M.	8 39 Morning.
	9 6 Evening.
	9 11 Evening.
	11 27 Evening.

CHARLESTON.

H. M.	8 39 Morning.
	9 6 Evening.
	9 11 Evening.
	11 27 Evening.

SUN AT NOON MARK.

D.	H.	M.	S.
1	11	49	31
9	11	47	10
17	11	45	19
25	11	44	7

During the first nine months of '80, the New-York Life Insurance Company paid 363 death-claims on the lives of 309 persons. The whole amount paid was \$1,118,132.00, an average of over \$3600 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$465,271.66, an average of a little more than \$1500 per family. The gain to the families of the deceased was, therefore, \$652,860.34, an average of over \$2100 each. For each \$100 paid to the Company, they received \$240.31.



L.A. LECONDE MUSIQUE

THE MUSIC LESSON.— See Page 30.

THE man who never expects to marry ought to insure his life on the endowment plan, because, if he keeps his resolution, he must provide for his own old age in advance. Money invested in business may be lost; illness may prevent savings after middle age; but a paid-up endowment policy in the **NEW-YORK LIFE**, due when the man is, say, sixty years old, will bring him the amount of the policy on his sixtieth birthday just as surely as he lives to see it. The rates are low for you now, young man; pay up a policy, and see if you don't sleep better for it.

AN innkeeper observed a postilion with one spur, and inquired the reason. "Why, what would be the use of the other?" said the postilion; "if one side of the horse goes, the other can't stand still."

WHEN the political situation was decidedly complicated, a diplomatist asked Talleyrand one night what was his opinion as to the course of events. "My opinion," said Talleyrand, blandly; "well, I have one opinion in the morning and another in the afternoon, but I never have an opinion at night." The response was somewhat in the vein of the assurance to the banker who, at the time that the Bourse was agitated with conflicting rumors as to the death of George III., went to the Minister of Foreign Affairs to pump him. "All I can tell you," replied Talleyrand to his indiscreet questioner, "is this: some say he is dead, some say he isn't; but, for my part, I put no faith in either story. This is in confidence, mind. You will be careful not to compromise me in any manner."

Eleventh Month.

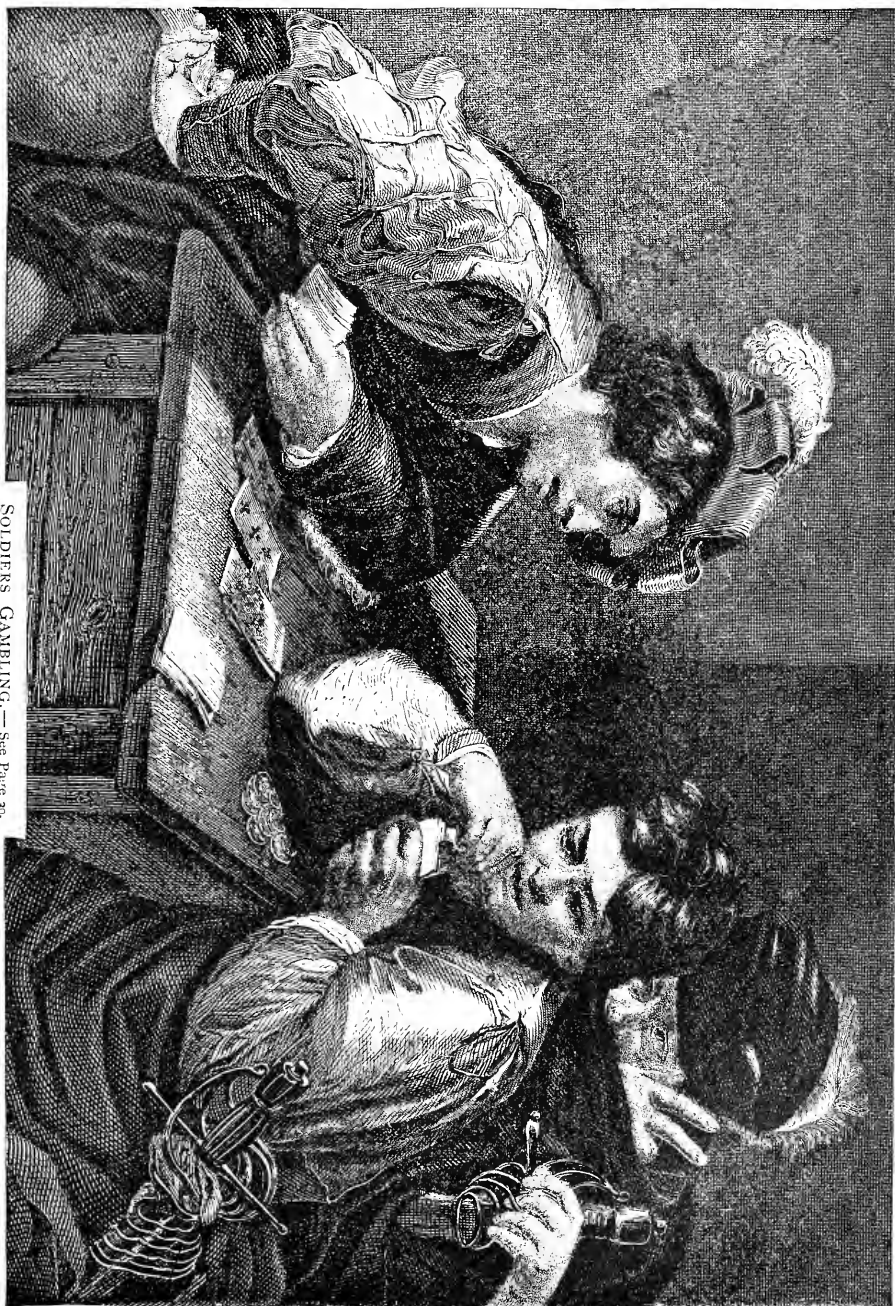
NOVEMBER, 1881.

Thirty Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.				CALENDAR FOR BOSTON, NEW ENGLAND N. Y. STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI AND CALIFORNIA.			
			Sun Rises	Sun Sets.	Moon Sets.	H. W. Boston	Sun Rises	Sun Sets.	Moon Sets.	H. W. N. Y.	Sun Rises	Sun Sets.	Moon Sets.	Moon South.	Sun Rises	Sun Sets.	Moon Sets.	Moon South.
305	1	Tues	6 33	4 54	1 27	7 2	6 30	4 57	1 28	3 47	6 27	5 0	1 29	8 21				
306	2	Wed	6 34	4 53	2 39	8 1	6 31	4 56	2 39	4 40	6 28	4 50	2 38	9 11				
307	3	Thur	6 36	4 51	3 48	8 59	6 32	4 54	3 47	5 44	6 29	4 58	3 45	10 2				
308	4	Fri	6 37	4 50	4 58	9 51	6 34	4 53	4 55	6 37	6 31	4 57	4 53	10 54				
309	5	Sat	6 38	4 49	6 8	10 41	6 35	4 52	6 4	7 25	6 32	4 56	6 1	10 47				
310	6	Sun	6 39	4 48	rises	11 27	6 36	4 51	rises	8 10	6 33	4 55	rises	morn				
311	7	Mon	6 41	4 47	5 57	ev. 11	6 37	4 50	6 2	8 57	6 34	4 54	6 7	41				
312	8	Tues	6 42	4 45	6 48	59	6 38	4 49	6 53	9 45	6 35	4 53	6 58	1 35				
313	9	Wed	6 43	4 44	7 44	1 43	6 40	4 48	7 48	10 27	6 36	4 52	7 53	2 27				
314	10	Thur	6 44	4 43	8 40	2 29	6 41	4 47	8 44	11 12	6 37	4 51	8 49	3 18				
315	11	Fri	6 46	4 42	9 38	3 13	6 42	4 46	9 42	11 58	6 38	4 50	9 45	4 6				
316	12	Sat	6 47	4 41	10 37	3 58	6 43	4 45	10 39	ev. 44	6 39	4 49	10 42	4 52				
317	13	Sun	6 48	4 40	11 34	4 45	6 44	4 44	11 36	1 32	6 40	4 48	11 37	5 36				
318	14	Mon	6 49	4 39	morn	5 34	6 46	4 43	morn	2 20	6 41	4 47	morn	6 18				
319	15	Tues	6 51	4 39	32	6 25	6 47	4 42	33	3 11	6 43	4 47	34	7 0				
320	16	Wed	6 52	4 38	1 32	7 17	6 48	4 41	1 32	4 2	6 44	4 46	1 32	7 42				
321	17	Thur	6 53	4 37	2 32	8 8	6 49	4 40	2 30	4 52	6 45	4 45	2 29	8 25				
322	18	Fri	6 54	4 36	3 35	8 59	6 50	4 39	3 33	5 44	6 46	4 44	3 31	9 11				
323	19	Sat	6 56	4 35	4 40	9 48	6 51	4 39	4 37	6 44	6 47	4 44	4 34	9 59				
324	20	Sun	6 57	4 34	5 46	10 38	6 53	4 38	5 42	7 23	6 48	4 43	5 38	10 51				
325	21	Mon	6 58	4 34	6 54	11 27	6 54	4 38	6 49	8 10	6 49	4 43	6 44	11 47				
326	22	Tues	6 59	4 33	sets	morn	6 55	4 37	sets	9 1	6 50	4 42	sets	ev. 45				
327	23	Wed	7 0	4 32	6 35	15	6 56	4 36	6 40	9 53	6 51	4 42	sets	1 45				
328	24	Thur	7 2	4 32	7 44	1 17	6 57	4 36	7 48	10 41	6 52	4 41	7 53	2 44				
329	25	Fri	7 3	4 31	8 55	1 49	6 58	4 35	8 58	11 33	6 53	4 40	9 2	3 41				
330	26	Sat	7 4	4 31	10 7	2 49	6 59	4 35	10 9	morn	6 55	4 40	10 12	4 35				
331	27	Sun	7 5	4 30	11 20	3 41	7 0	4 35	11 21	27	6 56	4 40	11 22	5 28				
332	28	Mon	7 6	4 30	morn	4 37	7 2	4 34	morn	1 24	6 57	4 40	morn	6 18				
333	29	Tues	7 7	4 30	29	5 34	7 3	4 34	29	2 20	6 58	4 39	30	7 7				
334	30	Wed	7 8	4 29	1 38	6 32	7 4	4 34	1 37	3 18	6 59	4 39	1 36	7 57				

During the year ending Jan. 1, '80, the New-York Life Insurance Company paid 550 death-claims on the lives of 481 persons. The whole amount paid was \$1,569,-\$54.22, an average of over \$3200 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$591,203.19, an average of less than \$1300 to each family. The gain to the families of the deceased was, therefore, \$978,651.03, an average of over \$2000 each. For each \$100 paid to the Company, they received \$265.63.

MOON'S PHASES.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.		
	D.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	H. M.	S.	
Full Moon,	5	9 19 Evening.	9	7 Evening.	8	55 Evening.	8	43 Evening.	11	43	42
Last Quarter,	13	6 17 Evening.	6	5 Evening.	5	53 Evening.	5	41 Evening.	9	44	1
New Moon,	21	11 37 Morning.	11	25 Morning.	11	13 Morning.	11	1 Morning.	17	45	14
First Quarter,	28	7 17 Morning.	7	5 Morning.	6	53 Morning.	6	41 Morning.	25	47	20



SOLDIERS GAMBLING.— See Page 30.

LIFE INSURANCE is "the standing together, shoulder to shoulder, of hosts of manly men to defend each other's homes from that enemy who shoots on the sly, and in the dark." A man cannot stand alone against such an enemy; it may be a great wrong to others to try. There are many persons to whom life insurance becomes a moral duty, just as much as is the insurance of property which one may hold in trust for others. Were it his own, he might possibly have the right to say, "If it burns, I will bear the loss;" but one has no right to imperil the property of another. Those who are dependent upon us have a moral ownership in our capacity to labor, and we may not imperil needlessly that upon which they rely for support, and be guiltless. Since many lives are more stable than one, the man who insures his life wisely makes more reliable provision for his family than the man who does not insure at all.

DO YOU want to cure your lover of bashfulness? Well, then, get an album. It's the first thing a bashful young man seizes when he enters a room where there are girls. We have seen them look through one until they knew every picture by heart. It's wonderful what interest a bashful young man will take in a young girl's grandmother and uncle at the first visit, but it always occurs.

"DID you make the train?" "No; it was made in the car-shops." "I mean, did you catch the train?" "Of course not; it's not infectious." "Well, my Solon, did you arrive at the depot in time?" "No, I arrived in an omnibus." "Yes? and did you then board the cars?" "Alas! I do not keep a boarding-house."

Twelfth Month.

DECEMBER, 1881.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.				CALENDAR FOR BOSTON, NEW ENGLAND, N. Y. STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI AND CALIFORNIA.			
			Sun Rises	Sun Sets	Moon Sets	H. W.	Sun Rises	Sun Sets	Moon Sets	H. W.	Sun Rises	Sun Sets	Moon Sets	H. W.	Sun Rises	Sun Sets	Moon Sets	Moon South.
335	1	Thur	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	
336	2	Fri	7 10 4 29	2 46	7 35	7 5 4 34	2 44	4 20	7 0 4 39	2 42	8 47							
337	3	Sat	7 11 4 29	3 54	8 32	7 6 4 33	3 51	5 17	7 1 4 39	3 48	9 33							
338	4	Sun	7 12 4 28	5 10	9 25	7 7 4 33	5 6	6 13	7 2 4 38	5 2	10 31							
339	5	Mon	7 13 4 28	6 4	10 7	7 8 4 33	5 59	7 5	7 2 4 38	5 54	11 24							
340	6	Tues	7 14 4 28	rises	11 7	7 9 4 32	rises	7 59	7 3 4 38	rises	morn							
341	7	Wed	7 15 4 28	5 32	11 53	7 10 4 32	5 36	8 36	7 4 4 38	5 42	17							
342	8	Thur	7 16 4 28	6 27	ev. 35	7 11 4 32	6 32	9 21	7 5 4 38	6 37	1 9							
343	9	Fri	7 17 4 28	7 27	1 18	7 12 4 32	7 31	10 4	7 6 4 38	7 35	1 58							
344	10	Sat	7 17 4 28	8 24	2 1	7 13 4 32	8 24	10 41	7 7 4 38	8 31	2 46							
345	11	Sun	7 18 4 28	9 22	2 40	7 14 4 32	9 24	11 22	7 8 4 38	9 27	3 30							
346	12	Mon	7 19 4 28	10 21	3 20	7 15 4 32	10 22	ev. 5	7 9 4 38	10 23	4 13							
347	13	Tues	7 20 4 28	11 18	4 1	7 16 4 32	11 19	4 8	7 10 4 39	11 19	4 55							
348	14	Wed	7 21 4 28	morn	4 45	7 17 4 33	morn	1 32	7 10 4 39	morn	5 36							
349	15	Thur	7 22 4 28	17	5 34	7 16 4 33	16	2 20	7 11 4 39	15	0 18							
350	16	Fri	7 22 4 29	1 17	6 27	7 17 4 33	1 16	3 13	7 12 4 39	1 14	7 2							
351	17	Sat	7 23 4 29	2 21	7 23	7 18 4 33	2 18	4 8	7 12 4 40	2 15	7 48							
352	18	Sun	7 24 4 29	3 25	8 23	7 18 4 33	3 21	5 7	7 13 4 40	3 18	8 37							
353	19	Mon	7 24 4 29	4 32	9 19	7 19 4 34	4 28	6 5	7 14 4 40	4 23	9 31							
354	20	Tues	7 25 4 30	5 38	10 16	7 20 4 34	5 33	7 2	7 14 4 41	5 28	10 28							
355	21	Wed	7 26 4 30	6 41	11 11	7 20 4 35	6 36	7 53	7 15 4 41	6 31	11 28							
356	22	Thur	7 26 4 31	sets	morn	7 21 4 35	sets	8 47	7 15 4 42	sets	ev. 29							
357	23	Fri	7 26 4 31	6 36	2	7 21 4 36	6 40	9 39	7 16 4 42	6 44	1 29							
358	24	Sat	7 27 4 32	7 52	5 3	7 22 4 37	7 55	10 27	7 16 4 43	7 58	2 27							
359	25	Sun	7 27 4 32	9 7	1 43	7 22 4 37	9 9	11 6	7 17 4 43	9 10	3 22							
360	26	Mon	7 28 4 33	10 19	2 33	7 23 4 38	10 19	morn	7 17 4 44	10 20	4 14							
361	27	Tues	7 28 4 33	11 30	3 21	7 23 4 39	11 29	6	7 17 4 44	11 28	5 5							
362	28	Wed	7 28 4 34	morn	4 11	7 23 4 39	morn	58	7 18 4 45	morn	5 55							
363	29	Thur	7 29 4 35	38	5 8	7 23 4 40	37	1 54	7 18 4 46	36	6 44							
364	30	Fri	7 29 4 36	1 46	6 6	7 24 4 40	1 32	2 52	7 18 4 47	1 40	7 35							
365	31	Sat	7 29 4 37	2 52	7 7	7 24 4 41	2 49	4 52	7 19 4 47	2 45	8 26							
			7 30 4 37	3 55	8 9	7 24 4 42	3 51	4 33	7 19 4 48	3 46	9 18							

MOON'S PHASES.	D.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.		
		H. M.	H. M. S.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	S.		
Full Moon,	5	0 30	Evening.	0 18	Evening.	0 6	Evening.	11 54	Morning.	11	49	26
Last Quarter,	13	3 21	Evening.	3 9	Evening.	2 57	Evening.	2 45	Evening.	9	11	52 47
New Moon,	20	0 23	Mo. 21st.	0 11	Mo. 21st.	11 59	Evening.	11 47	Evening.	17	11	56 36
First Quarter,	27	3 58	Evening.	3 46	Evening.	3 34	Evening.	3 22	Evening.	25	12	0 36



A GLANCE AT THE LAST PAGE.— See Page 30.

Illustrations for the Year.

Waiting an Audience.

PAGE 5.

THIS is from Meissonier's famous picture, and represents a young man, dressed in the height of courtly fashion, waiting for an audience with "mi-lord." Whether coming to ask a favor, or simply to pay homage for the sake of paying it, is left for the reader to surmise. That he has left nothing undone, in the way of toilet, that may help him to a courteous reception, is evident to all. However empty his head on other matters, he is evidently learned in "the philosophy of clothes." And good clothes are not to be despised as helps to success. Of course, they are terribly poor substitutes for brains and sense and skill, but they add to the attractiveness of these, and are so much better than nothing, where these are wanting. Meissonier is noted for making famous pictures of very simple subjects and on small pieces of canvas. This is a fair specimen of his work, and shows his scrupulous attention to the smallest detail.

The Queen's Drawing-Room.

PAGE 7.

HAVING tarried for a while in the anteroom, we will now enter the drawing-room, and nothing less than a Queen's will suffice. And, although we are informed that "the grounds at Osborne House, Isle of Wight, are strictly private, and no strangers are admitted to view the building," yet through the courtesy of Her Majesty, the art of photography, and the skill and enterprise of the London *Graphic*, we have secured an audience for our readers, which they can enjoy without any of the expenses and embarrassments which attend an ordinary presentation at court. The *Graphic* gives this history and description of the place: "This favorite residence of Her Majesty in the Isle of Wight was bought by the Queen from Lady Isabella Blachford, in 1840. Under the care of the late Prince Consort, the estate was drained and improved, and was increased by the purchase of additional land, while in 1845 the old mansion was pulled down, and the present building erected from the designs of the well-known architect Cubitt. The style is Domestic Italian, and the building consists of a basement with two stories above, surmounted by a cornice and balustraded parapet. The principal entrance is in the rear, where also is a massive flag-tower. An open corridor extends along the whole north-west front of the building, and a clock-tower stands at the south-eastern corner. The rooms are exceedingly handsome, and are filled with objects of art of every kind—statues by our best sculptors, and

the best works of modern artists. The grounds are laid out in terraces, with a lawn sloping to the water's edge, where a small pier has been built. Osborne, which is situated near Cowes, has always been a favorite spring and autumn retreat with Her Majesty, who, indeed, passed a portion of her girlhood with her mother, the Duchess of Kent, at Norris Castle, the grounds of which abut upon those of Osborne."

The Scandal of the Day.

PAGE 9.

FROM the drawing-room of the British Queen to the club of the French *bourgeoise* is a transition somewhat violent, but earth has such—especially at this time of the year. While it may be more interesting to view the magnificence of a court, and to muse upon the varied life of royalty, it may be more instructive to learn how the common people get their living, and what are their joys and sorrows, their foibles and their fears, their dangers and their ambitions. If love of scandal is not very ennobling, there is at least some encouragement in seeing a man more anxious to gratify his brain than his belly, and when both have been regaled, there will be no more jolly and whole-hearted butcher or baker or candlestick-maker than our broad-faced and strong-armed artisan. Still, we wish he would read a better paper than *Le Figaro*.

Reading Old Letters.

PAGE 11.

SOME one advises never to write a letter and never to burn one; but this strikes us as the sentiment of a cautious, selfish, revengeful person. Never write a letter lest you say something that may be used to your mortification or shame; never burn one lest you put it out of your power to mortify or shame some one else! Such advice has the flavor of statecraft, of suspicion, of anything but straightforward honesty and confidence. Better reverse it and say, write many and destroy all you receive. Quite likely the voluminous correspondent will say many things that will sound flat and soft in maturer years, but if one is going to avoid doing things of that sort entirely, he must die very young. Better be open-hearted and sincere, and make blunders and outgrow them and laugh at them, than to be always calculating and hesitating and mincing matters, in a slavish fear of what Mrs. Grundy may say. And confidential letters, that might injure the writers were they to fall under other eyes than your own, burn as soon as you read them. So shall you show yourself worthy of the confidence reposed in you.

The Sweet Spring-time.

PAGE 13.

THIS picture is one of a series by A. Liezen-Mayer, illustrating Schiller's "Song of the Bell." When the boy comes home,—

"In ripened youth's full mellow glow,
Beaming with beauty's every charm,
Majestic as some heaven-lit form,
With downcast eye and cheek o'erspread
With deepening blushes rosy-red,
The maid before his sight appears,—
The child he left in early years!

He seeks her side with burning cheek,
Her welcome smile his only joy;
The fairest of the flowers to seek,
To deck his love, his fond employ.
Ah! tender longing, sweetest hope,
Love's golden prime—when, drunk with bliss,
The eye sees heavenly treasures ope,
The heart beats high with happiness!
Still ever green and constant prove
The fairy time of youthful love."

In looking on a scene like this, how precious seems that time that comes but once and goes so soon, and is never appreciated while it lasts. But when it is gone, we sing plaintively:

"We are wiser, we are better
Under manhood's sterner reign,
Still we feel that something sweet
Followed youth with flying feet,
And will never come again."

We do not pretend to point the moral; we only state the fact, and observe that a noble use of the *ever-present time* will extract from life all the joy it has for us. And we can never begin younger than TO-DAY.

A Summer Afternoon.

PAGE 15.

... WHAT is so rare as a day in June?
Then, if ever, come perfect days;
Then Heaven tries the earth if it be in tune,
And over it softly her warm ear lays.

Whether we look, or whether we listen,
We hear life murmur, or see it glisten;
Every clod feels a stir of might,
An instinct within it that reaches and towers,
And, groping blindly above it for light,
Climbs to a soul in grass and flowers.

The flush of life may well be seen
Thrilling back over hills and valleys;
The cowslip startles in meadows green,
The buttercup catches the sun in its chalice,
And there's never a leaf nor a blade too mean
To be some happy creature's palace.

The breeze comes whispering in our ear,

That dandelions are blossoming near,
That maize has sprouted, that streams are
flowing,

That the river is bluer than the sky,
That the robin is plastering his house hard by;
And if the breeze kept the good news back,
For other couriers we should not lack;
We could guess it all by yon heifer's lowing—
And hark! how clear bold chanticleer,
Warmed with the new wine of the year,
Tells all in his lusty crowing!

Joy comes, grief goes, we know not how;
Everything is happy now,
Everything is upward striving;
'T is easy now for the heart to be true
As for grass to be green or skies to be blue,—
'T is the natural way of living:

Who knows whither the clouds have fled?
In the unscarred heaven they leave no wake;
And the eyes forget the tears they have shed,
The heart forgets its sorrow and ache;
The soul partakes the season's youth,
And the sulphurous rifts of passion and woe
Lie deep 'neath a silence pure and smooth,
Like burnt-out craters healed with snow.
—From "The Vision of Sir Launfal," by J.
R. Lowell.

But let another poet tell us the meaning of
a perfect day in June:

Midway about the circle of the year
There is a single perfect day that lies
Supremely fair before our careless eyes.
After the spathes of floral bloom appear,
Before is found the first dead leaf and sere,
It comes, precursor of the Autumn skies,
And crown of Spring's endeavor. Till it dies
We do not dream the flawless day is here.
And thus, as on our way of life we speed,
Mindful but of the joys we hope to see,
We never think, "These present hours exceed
All that have been or that shall ever be;"
Yet somewhere on our journey we shall stay
Backward to gaze on our midsummer day.
—Andrew B. Saxton.

Gathering Water-Lilies.

PAGE 17.

MAY is usually considered the month of flowers, and so it is of most flowers that grow of their own sweet will; nevertheless, our readers who love its haunts will probably agree with us, that the water-lily is not at its best before June, and that it lasts well into July. In its natural state it is a striking illustration of beauty plucked from the waste, but can be made to bloom in the garden by giving it plenty of muck and water. The flower has a noticeable way of moving upon the water at every puff of wind, as though it were floating, which Tennyson likens to the swaying and yielding,

within certain limits, of a man who is really firmly rooted in his convictions and purpose. Of the gatherers nothing need be said here. Their artless simplicity and joyous abandon speak so well that we are content to be silent.

The Poetry of Motion.

PAGE 19.

WHY do children—and some pretty large ones—love to swing? What is there about motion forward and back, and up and down, that is so enchanting? The rocking-chair is another illustration of the same principle, and the whole world, pretty much, has been rocked to sleep more or less in arms and cribs and cradles. There must be something about the motion that quiets the nerves and lulls to repose. Motion in one direction is not enough—that soon becomes the equivalent of rest; there must be *change* and *repetition*, which are the chief elements in the form of poetry. Who does not recall the sensations excited by this repetition of motion in four directions;—the rising and falling; the pause which almost takes away one's breath, as he hangs suspended in mid-air; the plunge downward and the gentle ascent, which makes a breeze in the stillest day! All this is in the swing, and more—if you doubt it, look at the picture again. We have not as yet called upon our readers to admire our illustrations as works of art, but we can refrain no longer. This one is from an etching by M. Lalauze, of whose work fuller mention is made under the head of "The Music Lesson."

Undecided.

PAGE 21.

WE have given, on page thirteen, an illustration of youth and maiden in the sweet and semi-conscious age when,

"Without a thought of evil or a name for fear,"

they gather flowers and dream dreams, and all the world lies in beauty at their feet. Here

* * * * * "The shadows
"Have a little longer grown,"

and possibilities of loss and sorrow, as well as of the delights of life, loom above the mental horizon. It will be of this picture as it is of so many other things—"observers will see in it what they bring means of seeing," and it will have greater significance to some than to others. We will only say: Now is the time to deliberate—now, before the die is cast—now, while choice is still possible; and, when choice is made, then burn your ships.

The Music Lesson.

PAGE 23.

THE original etching from which this charming plate was reproduced is one of a series of ten, called *Le Petit Monde*, representing the

occupations and amusements of children, by M. Lalauze, whom Mr. Hamerton pronounces "one of the most skillful original etchers of the modern French school," and this series "the best of his works." "We learn," says Mr. Hamerton, "from a preface by M. Montrosier, that the artist's own children were the models from which he drew, so that he worked with a double affection—the artistic and the paternal in one. The result is very charming; the little incidents are such as really occur in child-life, and they are represented with the most accomplished skill." After mentioning the "Music Lesson" as among the best, Mr. Hamerton continues: "It would be a great mistake to suppose that because the subjects of this little collection are taken from the nursery, whilst the plates themselves are popular with children, they are unworthy of serious criticism. On the contrary, the artist has done his best with them, and made them works of art in the higher sense." The same may be said of other plates in our collection this year, most of which are reproductions of the pictures of famous artists.

Soldiers Gambling.

PAGE 25.

THERE could scarcely be a greater contrast than exists between this and the preceding picture. This is a copy of a famous picture by Caravaggio, in the Dresden Gallery, and is as true to its subject as the other. The perplexity of the bare-headed player, the furtive prompting of his companion, and the anger of his antagonist, are all strikingly portrayed. Art is true to itself here,—it does not dignify vice, nor render it attractive; but, by bringing into relief its repulsive features, makes it a thing to be shunned. The enforced idleness of the camp has made gambling common wherever armies are known, though great efforts have been made during late years to suppress it among officers. So many evils followed in its train that it often fell under the head of "things prejudicial to good order and military discipline."

A Glance at the Last Page.

PAGE 27.

WHO has not done it, "to see how the story comes out"? It relieves the strain upon one's feelings sometimes, but takes away something of the zest of reading also. Yet one ought to read a good story for the good there is in it all along, and a book that is read greedily, simply for the story, ought to be re-read if one would extract all its "sweetness and light." We are tempted to moralize a bit just here upon those unwritten romances of which we can only read one page a day, and whose last pages we so often dream over! But wouldn't it take away something of our present zest if we could see the last page? We shall get more out of the romance as it is.

Postal Information.

Domestic Postage.

TO any point within the United States, British Columbia, or the Dominion of Canada, except Newfoundland (for which see Postal Union rates):

Letters.—Matter in writing, or other matter containing writing in the nature of personal correspondence, and matter sealed against inspection, or matter so inclosed that it cannot be examined without injury to the wrapper, *three cents for each half ounce or fraction thereof.* Drop-letters, at offices having carriers, *two cents per half ounce or fraction thereof*; at offices without carriers, *one cent.* All packages containing written information are rated at letter postage. At least three cents must be paid on a letter packet (if to Canada it must be fully prepaid); if more is due and not paid, it will be collected on delivery. A letter will be returned to the writer free if his name and address are placed on the outside of the envelope. Letters sent to the wrong place will be forwarded free at the request of the person to whom they are addressed. Manuscript, except when accompanied by proof-sheets, is charged letter rates. Mail matter addressed to *initials* will be sent to the Dead-Letter Office, unless a street address or box number is given.

Postal-Cards.—There must be nothing whatever attached to a postal-card, except that the address may be pasted on, nor anything written or printed on the face except the address. Anything the sender desires may be written or printed on the back, provided it is not scurrilous or indecent. Postal-cards are not returned to the senders, nor advertised. They will be forwarded at the request of the person to whom they are addressed, when sent to wrong place. Until January 1, 1881 (not after), a printed business card may be sent through the mails for one cent, provided it contains no written matter except the address, which, with the stamp, should occupy one side.

Second-Class Matter.—Newspapers and periodicals sent to subscribers by publishers. Rate, *two cents per pound.*

Third-Class Matter.—Books (blank or printed), transient newspapers and periodicals, circulars and other matter wholly in print, proof-sheets, corrected or not, and manuscript copy accompanying the same; prices current with prices in writing, printed commercial papers filled out in writing (provided such writing is not in the nature of personal correspondence, and the papers are not completed so as to represent a monetary value), such as papers of legal procedure, unexecuted deeds, way-bills, bills of lading, invoices, unexecuted insurance

policies and the various documents of insurance companies, handbills, posters, chromo-lithographs (unmounted), engravings, envelopes with printing thereon, heliotypes, lithographs, photographic and stereoscopic views with names written thereon, printed blanks and cards. Rate, *one cent for each two ounces or fraction thereof.*

Fourth-Class Matter.—Blank cards, cardboard and other flexible materials, flexible patterns, letter envelopes and paper without printing thereon, merchandise, models, ornamented paper, sample cards, samples of ores, metals, minerals, seeds, cuttings, bulbs, roots, scions, drawings, plans, designs, original paintings in oil or water colors, and other matter not included in the first, second or third classes, and which is not liable to damage the contents of the mail-bag or injure any one engaged in the postal service. Rate, *one cent for each ounce or fraction thereof.* To Canada, patterns and samples of merchandise (having no intrinsic value except as patterns and samples), grains and seeds, ten cents per packet, which must not weigh over eight ounces.

Articles which might otherwise be unmailable may be mailed if packed so as to be safe, and easily inspected.

Privileges and Restrictions.—The name and address of the sender and the word "from" may be written upon packages, also a list of the articles inclosed; articles may have a name or number attached by tag or label, for purposes of identification; a dedication or inscription may be written in books, etc., provided it is not in the nature of personal correspondence; words or passages in print may be designated by a simple mark; packages must be wrapped so that their contents may be easily examined. Fully prepaid matter of the third and fourth classes will be "forwarded" at the request of the person addressed, but it will not be returned to the sender unless the postage is paid a second time. A request to the postmaster that the sender be notified, in case a package is not called for, that stamps may be sent for its return, may be written on the outside; such request will be complied with. The limit of weight for packages of the third and fourth class is four pounds, except in case of single volumes of books weighing more, and books and documents published or circulated by order of Congress, or official matter from Government Departments or from the Smithsonian Institution. Packages of the third and fourth classes must be fully prepaid and may be registered; fee ten cents. Stamps cut from stamped envelopes or newspaper wrappers may not be used in payment of postage, but if the

whole envelope is presented, and the postmaster satisfied that it was spoiled in directing, it will be redeemed in stamps. To inclose any written matter in printed matter renders the person mailing the same liable to a fine of ten dollars. If articles upon which different rates of postage are charged are inclosed in the same package, postage must be paid at the highest rate. The Post-Office Department does not hold itself responsible in case of the loss of a registered packet, but such a packet can be easily traced, and hence is not likely to be lost. Mail matter addressed to Government officers and members of Congress, except publications for copyright to the Librarian of Congress, must be prepaid.

Unavailable Matter.—Liquids, poisons, explosive and inflammable articles, fatty substances easily liquefied, animals unless stuffed, insects, reptiles, fruits or vegetables, confectionery, substances exhaling a bad odor, envelopes or postal cards upon which indecent language or pictures are written or printed, and all matter concerning lotteries, so-called gift concerts, or similar enterprises offering prizes, or concerning schemes devised to defraud the public, or for the purpose of obtaining money under false pretenses. The Post-Office Department publishes a list of persons engaged in schemes to defraud the public, to whom payment of money-orders and the delivery of registered letters has been prohibited. But such persons may easily change their names and addresses, or receive money in ordinary letters. It is safe to suspect an advertiser who promises much for little, or who says you may send money in an ordinary letter, at *his* risk.

General Suggestions.—Make the address of mail matter *plain* and *full*, giving post-office, county (unless destination is a large city) and State, and if to a foreign country write the name of that country in full; prepay postage fully, putting stamps in right-hand upper corner and see that they adhere well; use a fair quality of envelope or wrapper; do not send money in an unregistered letter unless you are willing to take the risk of losing it without complaining; if your letter is of any importance see that it contains inside or outside your name and address in full, so that if undelivered the Dead-Letter Office will be able to return it to you. There are good and sufficient reasons for all these precautions, and persons who wish their mail matter forwarded with the least delay and risk will do well to heed them without stopping to ask "why."

Foreign Postage.

The "Universal Postal Union" embraces all European countries and their most important colonies and dependencies, also the Argentine Republic, Brazil, Egypt, Honduras, Japan,

Mexico, Newfoundland, Persia, Peru, Trinidad, Turkey in both Europe and Asia, and various cities in China. (For rates to other countries than those named, and always in doubtful cases, consult the postal officials.) To any of these points the postage if prepaid is, on letters five cents for each half ounce or fraction; on all printed matter, commercial paper and samples of merchandise, one cent for each two ounces or fraction. But a packet of commercial papers will be charged at least five cents and a packet of samples at least two cents. A "foreign postal-card" is issued for use between these countries—price two cents. Registration fee is ten cents on all packets; the limit of weight for samples is eight and three-fourths ounces, and of size, four by eight by two inches; for printed matter and commercial papers, the limit of weight is four pounds and six ounces. Un-prepaid letters are charged double postage, and all matter insufficiently paid, double the amount of the deficiency. The prepayment of the postage on letters is optional, but other matter and all matter that is registered must be at least partially prepaid. Stamps must be used that are issued in the country where the packet is mailed. Foreign mail packets must not contain gold or silver substances, coin, jewelry, precious articles of any kind, nor articles subject to customs duties. Other rules are substantially the same as for domestic mail matter.

Post-Office Money-Orders.

For the convenience of persons desiring to send small sums of money through the mails with perfect safety, and to accommodate those not having banking facilities, a large number of post-offices have been designated money-order offices, at which orders may be procured upon other money-order offices in sums not exceeding fifty dollars. The fees are as follows:

On orders not exceeding \$15	10 cents.
Over \$15 and not exceeding \$30	15 cents.
Over \$30 and not exceeding \$40	20 cents.
Over \$40 and not exceeding \$50	25 cents.

Conventions for the exchange of money-orders have been concluded with Canada and Newfoundland, Great Britain and Ireland, Germany, France, Italy and Switzerland. The following are the comparative values of the standard coins of these countries, adopted at money-order offices:

One pound sterling (£1)	\$4.87
One mark (German) . . . . .	.24 $\frac{1}{4}$
One franc (French) . . . . .	.19 $\frac{3}{4}$
One franc (Swiss), 5.18 equal \$1 . . . . .	.19 $\frac{3}{10}$
One lire (Italian), 5.18 equal \$1 . . . . .	.19 $\frac{3}{10}$

An international money-order will not be issued for a larger sum than fifty dollars, nor allowed to contain the fractional part of a cent.

The Household.

Breakfast, Dinner and Tea.

THERE are many things which may properly be put into an almanac, which are interesting in varying degrees, and to a varying number of readers. But one of the wants of *all is wholesome food*, and any one who aims at that will probably help a greater number, more days in the year, than he could in any other way. So, without turning the ALMANAC into a cook-book, the editor will endeavor to make it "a necessity in every well-ordered family" by a few selected recipes, from acknowledged authorities.

[From the *Royal Baker and Pastry Cook*, published by the Royal Baking Powder Co., 171 Duane street, New York.]

Royal Unfermented Bread.—1 quart flour, 1 teaspoonful salt, $\frac{1}{2}$ teaspoonful sugar, 2 teaspoonfuls Royal Baking Powder, $1\frac{1}{2}$ pints of milk. Sift together thoroughly flour, salt, sugar and powder; add the milk; mix smoothly and rapidly into a softer dough than can be handled. Turn from the bowl into a greased bread-pan. Bake in a moderate oven 45 minutes. Protect by placing a paper on top during the first 15 minutes.

Graham Unfermented Bread.— $1\frac{1}{2}$ pints Graham, $\frac{1}{2}$ pint flour, 1 tablespoonful sugar, 1 teaspoonful salt, 2 teaspoonfuls Royal Baking Powder, $1\frac{1}{4}$ pints milk, or equal parts milk and water. Sift together dry ingredients; add liquid; mix rapidly into a soft dough; pour into a greased tin; and bake in a rather hot oven 40 minutes. Protect with paper first 15 minutes.

Graham Rolls.—1 pint Graham, 1 pint flour, 1 teaspoonful salt, 2 teaspoonfuls Royal Baking Powder, 1 tablespoonful lard, $\frac{3}{4}$ pint milk. Sift together dry ingredients; rub in the lard cold; add the milk and mix into a smooth dough that can be handled—not *too soft*—turn out upon floured board and form into rolls the shape and size of large fingers; lay in shallow tin half an inch apart, and bake in hot oven from 10 to 12 minutes. If you want them glazed, paint, before baking, with milk, using a soft brush.

New Orleans Corn Bread.— $1\frac{1}{2}$ pints corn meal, $\frac{1}{2}$ pint flour, 1 tablespoonful sugar, 1 teaspoonful salt, 2 heaping teaspoonfuls Royal Baking Powder, 1 tablespoonful lard, $1\frac{1}{4}$ pints milk, 2 eggs. Sift together meal, etc.; rub in lard cold; add the eggs (beaten) and the milk; mix into a moderately stiff batter; bake in shallow pan and rather hot oven 30 minutes.

Royal Apple Bread.—Stewed apples free from lumps, $\frac{1}{2}$ pint, $1\frac{1}{2}$ pints flour, 1 teaspoonful salt, 2 teaspoonfuls Royal Baking

Powder, $\frac{1}{2}$ pint milk, white sugar to suit taste. Sift together flour, etc.; mix apple and milk, and sugar sufficient to destroy sour taste; add flour, etc., and mix quickly into a stiff batter; bake in a well-greased tin and moderate oven, at once, 40 minutes.

Vienna Rolls.—1 quart flour, $\frac{1}{2}$ teaspoonful salt, 2 teaspoonfuls Royal Baking Powder, 1 tablespoonful lard, 1 pint milk. Sift together flour, etc.; rub in the lard cold; add the milk and mix into a smooth dough, that can be handled without sticking, in the bowl; knead slightly and quickly on board to equalize the mass; roll to half an inch in thickness; cut with large round cutter and fold one half over the other; glaze with milk and lay a little apart, on a well-greased baking tin; bake in hot oven 15 minutes.

Boston Brown Bread.— $\frac{1}{2}$ pint flour, 1 pint corn meal, $\frac{1}{2}$ pint rye flour, 2 boiled potatoes, 1 teaspoonful salt, 1 tablespoonful brown sugar, 2 teaspoonfuls Royal Baking Powder, $\frac{1}{2}$ pint water. Sift together flour, etc.; rub the potatoes through a sieve, and add the water; mix cold with flour, etc., into a batter; pour into a well-greased mold, having a cover; place the mold in hot water, nearly to the top, and let simmer half an hour; take off the cover and bake in a fairly hot oven 30 minutes.

[From *Miss Beecher's Receipt Book*, published by Harper and Brothers, New York.]

Boiled Meats.—Put fresh meat into boiling water, salt meat into cold water, and heat very gradually. Allow about twenty minutes boiling for each pound of fresh meat, and about twenty-four for each pound of salt meat. Keep boiling after boiling begins, and if necessary to add water, let it be boiling. Throw in a little salt to raise the scum, which remove carefully. Do not let it boil too fast, nor remain in the water long after it is done.

Pot Pie of Beef, Veal or Chicken.—A dozen boiled and finely mashed potatoes, 1 teaspoonful salt, 2 tablespoonfuls butter, $\frac{1}{2}$ cup milk or cream. Stiffen with flour till you can roll it. Fry half a dozen slices salt pork, and boil with the fresh meat in just enough water to cover until nearly done. Peel a dozen potatoes and slice them thin. Roll the crust half an inch thick, and cut into oblong pieces; put alternate layers of crust, potatoes and meat, sprinkling the meat with salt and pepper. Over the top crust pour the liquor in which the meat was boiled, until it covers the mass, and let it simmer till the top crust is done—half or three quarters of an hour. In order not to burn on the bottom, set the kettle in a larger one; if water or liquor is added, it must be boiling.

Veal Stew.—Cut four pounds of veal into strips an inch thick, cut peeled potatoes into slices an inch thick, and put in the pot in alternate layers, with seasoning, beginning with meat. Over the last layer of veal put a layer of slices of salt pork, and over that a layer of potatoes. Cover with water an inch over the top, cover closely, heat it fifteen minutes, and simmer it an hour. Ten minutes before taking up, put in butter the size of a hen's egg, and a thin batter made of water and two table-spoonfuls of flour. Add herbs if you like.

Mutton Stew.—Three quarts of peeled and sliced potatoes, three onions (if you like them) ditto, mutton cut into slices, a little ham ditto. Put in the pot in layers, potatoes first; salt the potatoes, season the mutton with pepper, salt, and gravy or butter; add two teacups of water. Cover well and stew an hour and a half. Add boiling water occasionally, if needed, to keep a good supply of gravy at the bottom.

Mutton and Beef Pie.—Line a dish with a crust made as directed for Pot Pie. Broil the meat ten minutes, after pounding it well (or cold cooked meat may be used). Cut the meat thin, and put it in layers, with thin slices of broiled salt pork; season with butter the size of a hen's egg, salt and pepper (and either wine or catsup, if liked); put in water till it nearly covers the meat, and dredge in considerable flour; cover it with the paste, and bake about an hour and a half. Cut a slit in the center of the cover.

For chicken pie, simmer the chickens half an hour, and proceed as above, except put in more butter, and use the liquor in which the chickens were boiled, instead of water.

Frizzled Beef and Eggs.—Take smoked beef cut into shavings, pour on hot water to freshen, then stir in hot frying-pan with butter a few minutes. When done, break in two or three eggs, and stir till the egg is cooked.

To Fry Fish.—Fry a slice or two of salt pork for each pound of fish; when brown, take up and add lard enough to cover the fish. Skim it well, and have it hot: dip the fish in flour, and fry before salting.

Egg Plant.—Boil in plenty of water a few minutes to take out the bitter taste; then cut in slices, salt, and fry in lard or butter enough to keep from sticking—the less the better.

[From *Marion Harland's Common Sense in the Household*, published by Scribner & Co., New York.]

Soups.—The base of your soup should always be uncooked meat. To this may be added, if you like, cracked bones of cooked game, or of underdone beef or mutton; but for flavor and nourishment, depend upon the juices of the meat which was put in raw. Cut this into small pieces, and beat the bone until it is fractured at every inch of its length. Put into cold water, without salt, and heat very

slowly. Do not boil fast at any stage of the operation. Keep the pot covered, and do not add the salt until the meat is thoroughly done. Strain through a colander, and for clear soups filter through a hair-sieve or coarse bobbinet lace. Do not uncover till you are ready to ladle out.

Veal and Macaroni.—Boil three pounds veal knuckle in three quarts of water until the meat is in shreds. Break one-fourth pound macaroni into inch pieces, and boil until tender, in water enough to cover it, in a vessel by itself. Add a little butter to the macaroni when nearly done. Strain the meat out of the soup, season to your taste, put in the macaroni and the water in which it was boiled; let it boil up, and then serve.

By using different kinds of meats, as directed above, and vegetables to suit the taste, a variety of excellent soups may be made.

Clam Soup.—To open, pour on boiling water. Take them out as fast as they unclose, to save the liquor. Add a pint of water, and put over the fire with pepper, salt, and mace. Let it boil ten minutes, then put in the clams and boil half an hour briskly, keeping well covered. For fifty clams put in a quart of milk, heated to scalding, in another vessel. Let it boil up, taking care not to burn; put in two table-spoonfuls butter, and serve.

Scalloped Oysters.—Cover the bottom of a buttered pudding-dish with cracker crumbs, and wet with liquor from the oysters and milk slightly warmed. Alternate now with layers of oysters and cracker crumbs, seasoning with salt, pepper, and butter. Let the top layer be of crumbs, and thicker than the rest; beat an egg and mix with oyster liquor and milk, and pour over. Stick bits of butter thickly over the top; cover and bake half an hour.

Pie-crust.—One pound flour, three-fourths of a pound of butter, one teaspoonful soda, two teaspoonfuls cream-tartar, ice-water to make into a stiff dough. Sift the soda and cream-tartar with the flour, passing through the sieve twice to mix thoroughly; chop half the butter into the flour until it looks like yellow sand; work with ice-water into a stiff dough; roll into a thin sheet, and baste with one-third the remaining butter; fold up and re-roll and baste until the butter is gone, and then roll out.

Apple Custard Pie.—Three cups of stewed apple, nearly a cup of white sugar, six eggs, a quart of milk. Make the apple very sweet, and let it cool. Beat the eggs (whites and yolks separately) light, and mix the yolks with the apple, seasoning with nutmeg. Stir in gradually the milk, beating as you go on; add the whites, and bake without cover.

Pumpkin Pie.—One quart stewed pumpkin, pressed through a sieve; nine eggs, whites and yolks beaten separately, two quarts milk, one teaspoonful each of mace, cinnamon, and

nutmeg, one and a half cups (white, or light brown) sugar. Beat all well together, and bake in crust as above.

Rhubarb Pie.—Skin the stalks, cut into small pieces, and stew slowly with very little water until soft. Sweeten after cooking, but while hot. Put into shells already baked, or stir in for each pie butter the size of a hickory-nut and a well-beaten egg, and bake in pastry, with cross-bars over the top.

Lemon Pie.—One apple chopped fine, one egg, one lemon, one cup sugar, butter the size of a walnut. Grate the yellow rind of the lemon; remove the white rind and the seeds, and chop the inside very fine. This will make one pie.

[From *Mother Hubbard's Cupboard*, published by the Young Ladies' Society, First Baptist Church, Rochester, N. Y.]

Clam Chowder.—Forty-five clams chopped fine, one quart sliced potatoes, half a pint sliced onions, a few slices salt pork, fried to a crisp and chopped. Put in a kettle a little of the pork fat, and then the chopped pork, potatoes, etc., in layers, seasoning each layer. When all are in, pour over all the juice of the clams. Cook three hours, being careful not to burn. Add a teacup of milk just before serving.

Potato Salad.—Chop two quarts cold boiled potatoes; mix one teaspoon salt, one-half teaspoon pepper, two tablespoons parsley, two tablespoons grated onion, one gill vinegar, one-half gill oil or melted butter; pour over potatoes half an hour before serving.

Mint Sauce.—Mix one tablespoon of white sugar with half a teacup good vinegar, and half teaspoon salt; add mint chopped fine. Serve with roast lamb or mutton.

Vegetables.—After washing and peeling, lay in cold water a while before cooking. Let the water be boiling when they are put in, and don't let it stop. Boil turnips from forty to sixty minutes; beets at least an hour; spinach, one and a half hours; parsnips, twenty to thirty minutes; onions, in several waters until tender; string beans, one hour; shell beans, until tender; green corn twenty to thirty minutes; green peas, twenty minutes, in but little water; asparagus, same as peas; winter squash, twenty to forty minutes in but little water; cabbage, thirty to sixty minutes, and salt while boiling.

Apple Pudding.—Fill a dish with sliced apples, sweeten and flavor, and cover with crust made as follows: One quart flour, three teaspoons baking powder, butter the size of an egg, a little salt, and milk enough to make a soft dough. Set on top of the stove until the crust "rises," then bake brown. Serve with sauce made as follows: One egg and one cup fine sugar, beaten very light; boiling water enough to make the consistency of cream. Flavor with vanilla and nutmeg.

Brown Bettie.—One-third bread and two-thirds apples. Crumb the bread, and chop the apples; two cups brown sugar, half a cup butter, two teaspoons cinnamon, and a little nutmeg; mix thoroughly, and spread over the apples and bread. Bake very brown. Serve with sauce made as follows: One teaspoon butter, one-half cup brown sugar, one pint boiling water, one teaspoon flour; flavor with vanilla or wine.

Indian Pudding.—Add to one quart boiling water two well-beaten eggs, three tablespoons Indian meal, one of flour, a little salt. Bake forty-five minutes. Serve with sugar and cream.

Orange Sponge Pudding.—Cut five or six oranges in small pieces, and place in a pudding-dish; pour over them one cup coffee sugar; make a boiled custard of one pint milk, yolks of three eggs, one-half cup sugar, one large tablespoon corn-starch; pour this over the oranges. Make a meringue of the beaten whites of the eggs with three tablespoons of powdered sugar, and put over the top of the pudding, and brown it slightly in the oven.

Ginger Cookies.—One cup molasses, half a cup lard, half a cup boiling water, one teaspoon soda, one teaspoon ginger, a little salt, flour to roll out.

Seed Cookies.—Two small cups sugar, one cup butter, half a cup sweet milk, one egg, two teaspoons baking powder, caraway seed. Mix very soft, roll out; cut in shapes; sprinkle sugar over the top, and bake.

Doughnuts.—One and a half coffee cups of sugar, one-half coffee cup lard, one and a half coffee cups milk, three eggs, four teaspoons baking powder, one teaspoon salt, one nutmeg, flour enough to mix soft. Fry in beef-suet and lard, equal parts.

Sponge Cake.—One pint flour and one pint sugar, six eggs, one-half cup water, three teaspoons baking powder. Mix the yolks and sugar, add the water, then the flour, then the whites of eggs on top. Stir no more than is necessary.

Jelly-Cake.—One-half cup butter, two cups sugar, one cup sweet milk, three and one-half cups flour, three teaspoons baking powder, four eggs. Flavor with lemon or vanilla.

Grape Catsup.—Five pints grapes, simmer till soft, then work through a colander; add one quart brown sugar, a pint of vinegar, two tablespoons allspice, two tablespoons cinnamon, same of cloves, one and a half teaspoons mace, one of salt, and one and a half of red pepper. Boil till thick, and bottle.

Sweet Pickled Peaches.—One peck peaches, three pounds brown sugar, one quart vinegar. Dip each peach in a weak solution of soda water and wipe dry, to remove roughness. Stick three or four cloves in each peach. Heat the vinegar and sugar, then put in the peaches; and cook until tender.

The Family Library.

A HOME without books or newspapers would be a dreary place indeed. Not every one can afford a library, perhaps, but every one can and ought to have a few good books. The newspaper is good; but don't stop there. That is the danger with eager, hurrying Americans. Consider when you lay down your newspaper how much was really worth reading, and the next time skip more—especially if it is a daily paper. It is instructive to take up the largest daily of another city, and see how little news is the same as in the papers of your own locality and how much is different. It gives one an idea of how much is merely local and how little of general interest.

Read the papers, but do not spend too much time over them; *the best of everything printed sooner or later gets into books*. Nevertheless, there is plenty of trash between book covers, and to help our readers to discriminate, as well as to incite them to read books, is the purpose of this article, in which the chief function of the Editor will be to introduce men wiser than himself, allow them to say a few "best words" about books, and then bow them off the stage. The "green-room" whence they come is "Hints for Home Reading" (G. P. Putnam's Sons, publishers), written by Charles Dudley Warner, M. F. Sweetser, F. B. Perkins, Cyrus Hamlin, Hamilton W. Mabie, Edward Everett Hale, Joseph Cook, Henry Ward Beecher, and Lyman Abbot, with suggestions from a large number of readers of their articles as they originally appeared in the "Christian Union." If they do not always agree, take the advice that seems best suited to your circumstances, habits, temperament, etc. But hush! here they come:

Codes of rules for reading may be tried, but must not be relied on.

HOW TO SELECT BOOKS.

Read the book notices in the best literary papers and magazines. Rummage the book-stores and libraries.

At first buy only books that you want immediately to read. Reference books constitute

an exception, and an important exception, to this rule. The essential reference books are Webster's Dictionary, a good atlas, and a cyclopædia. There is no best cyclopædia; your choice must depend upon your resources, pecuniary and mental.

Buy books of transient interest or minor importance in cheap forms. Histories, classics of all sorts, and generally all permanent books, in good binding and good type.

Choose books that can be held without tiring the hands.

For home reading *begin* (but don't stop there) with books that will please and instruct children.

Cheerful but plain bindings. Gilt grows tawdry.

Beware of too small type. It will grow harder to read as you grow older.

Get the judgment of a friend who knows your character and literary tastes and aspirations.

Devote a certain amount yearly to books, laying it aside weekly or monthly.

WHAT TO READ.

Masterpieces only (don't follow this too closely).

That which you are most deficient in and most need.

What you are most interested in.

What you have heard something of and wish to know more about.

A variety. Mingle biography, travels, history, poetry, fiction, etc.

Some of the monthly magazines.

Books that furnish mental food and mental stimulus.

HOW AND WHEN TO READ.

By subjects always. For example, with the life of a writer read his works, or some of them.

Slowly. Never give more time to reading a book than to reflecting on its contents.

Always with an atlas or dictionary near.

Never try to read when it is laborious; the memory will not retain it. One hour when fresh is worth three when tired.

Solid reading, for instruction, when fresh; light reading for entertainment, slowly, easily, lazily, when tired.

In the early morning, providing you go to bed early.

Whenever you can get a chance—except when you ought to be asleep.

Have books about you—"upstairs, down stairs, in my lady's chamber"—and employ the spare moments. Elihu Burritt laid the

foundation of his vast knowledge by reading while blowing the bellows; Dr. Schliemann, when an errand boy, carried his book with him and read while waiting in various places.

Get your husband or wife, or room-mate, to read aloud.

Persevere.

TO PROFIT BY READING.

Read thoughtfully and reflect on what you read. Re-read.

Read with pencil in hand; mark important passages, if the book is your own, and index them on the fly-leaf. Re-read marked passages.

Make abstracts of your author, on slips of common paper, and paste in a book by subjects, or keep a book in which to copy choice extracts.

Fasten your knowledge by frequent geographical, historical, and biographical references.

Talk about what you read.

Compel yourself to give an analysis of what you read; not by pen, but by mental process.

TO INTEREST CHILDREN IN GOOD BOOKS.

Put before them only good books; keep others away from them.

Tell them stories, and send them to the books where the stories are to be found.

Read with them and talk with them about what they read.

Never be too busy to hear their comments or to enter into their enthusiasm.

Give them books that will interest at first, whether they instruct or not; form the taste for reading, then direct it.

It is amazing how soon children will enjoy history and biography.

WHAT TO READ FOR.

I read for three things: first, to know what the world has done during the last twenty-four hours, and is about to do to-day; second, for the knowledge that I specially want in my work; and third, for what will bring my mind into a proper mood.—*H. W. Beecher.*

We live by admiration, hope, and love. You can hardly take a better guide in your reading. What things to delight in with reverence, what things to hope for, and what things to love deeply and purely—this is what you want from books and in books, just as from and in living persons. To pass through the simple experiences of human nature, the responsibilities, the hopes, the griefs as well as the gladnesses, that attach to our common lot, to taste them in their pureness, to bear them with quietness and courage, to do our work with all our heart—this is a great thing; to gain help for this is the great purpose in our reading, as in every friendship and all endeavor. And one of the chiefest blessings of books is

that they bring to us the spirit of those who have felt the most deeply and acted the most manfully. They cannot take the place of actual experience, but they prepare for it. They interpret it to us; they bring to the light much that lies undiscerned in our own natures, and, rightly used, guide the way to the true fellowship of patient and noble living which makes all men akin.—*Cyrus Hamlin.*

"Hints" also contains priced lists of suggested selections of five hundred, one thousand, and two thousand volumes, of the most desirable and important books. Of standard works, however, new and cheaper editions are constantly taking the place of older and higher-priced ones, and "Hints" is sometimes behind the times on prices. Partly from these lists and partly from other sources, we have selected ten works (some in one volume, some in more) in each of nine departments of literature, ten miscellaneous works, and ten series. There is no special virtue in the number—it is only a convenient limit. We have avoided, pretty generally, two selections from the same author, in order to cover a larger field, and when a person has read one of an author's works he will know whether he wants any more or not. The list is not designed as a library catalogue, but rather as one for those who buy but few books to choose from. Neither prices nor publishers are given, because they are legion; but reading men are a proselyting set, and are always glad to give advice on the subject of editions and prices, and a postal-card only costs a cent. If the list sets our readers to thinking and inquiring, the rest will come right.

The "Society to Encourage Studies at Home" has for its object "to induce young ladies to form the habit of devoting some part of every day to study of systematic and thorough kind." Courses of reading and plans of work are furnished members, and other direction and aid are given by correspondence. Books are lent at a penny a day. Students must be not less than seventeen years of age. The fee is two dollars. Address the secretary, Miss Anna E. Ticknor, 9 Park street, Boston (from June 10 to October 10, at Newport, R. I.). The Chautauqua plan is better known, and is for both sexes. It receives

members in classes, prescribes courses of reading, has written examinations, and gives certificates of efficiency. It has some textbooks specially prepared for its members, who get them at a discount. Rev. J. H. Vincent, D. D., of Plainfield, N. J., is the secretary, and will give all desired information.

Let no one be discouraged because of the multitude of books; let it only keep him from reading trash. Joseph Cook says, "There are only about one thousand really first-class books in the English language—certainly not over a thousand that deserve reading three times through." But, as Carlyle says, "Here are books: fall to!"

HISTORY :

Cox's General History of Greece.
Arnold's Ancient Rome.
Hallam's Middle Ages.
Green's English People (1 vol.).
Michelet's French Revolution.
Lewis's Germany.
Harper's Scott's United States.
Draper's American Civil War.
Kitto's Palestine.
Motley's Dutch Republic.

BIOGRAPHY :

Hughes's Alfred the Great.
Irving's Washington.
Carlyle's Cromwell.
Franklin's Autobiography.
Boswell's Johnson.
Johnson's Lives of the Poets.
Plutarch's Lives.
Lossing's Eminent Americans.
Higginson's Brief Biographies.
Botta's Dante.

TRAVEL AND DESCRIPTION :

Rideing's A-Saddle in the Wild West.
Stanley's Sinai and Palestine.
Hawthorne's Our Old Home.
Howells's Italian Journeys.
Taylor's (Bayard) Views Afoot.
Dana's Two Years Before the Mast.
Field's (H. M.) Travels Around the World.
Chambliss's Life and Labors of Livingstone.
Hamerton's Around My House.
Mrs. Brassey's Around the World.

FICTION :

Bunyan's Pilgrim's Progress.
Goldsmith's Vicar of Wakefield.
Scott's Ivanhoe.
Thackeray's Vanity Fair.
Eliot's Romola.
Dickens's David Copperfield.
Hawthorne's Scarlet Letter.
Fenelon's Telemachus.
Kingsley's Hypatia.
Bulwer's Harold.

POETRY :

Dana's Household Book of Poetry.
Bryant's Homer.
Taylor's Goethe's Faust.

Shakspeare.
Milton.
Scott.
Longfellow.
Whittier.
Tennyson.
Arnold's Wordsworth

ESSAYS :

Morley's Spectator.
Macaulay's Essays.
Whateley's Bacon's Essays.
Holland's Gold Foil.
Morris's British Thought and Thinkers.
Lamb's Essays of Elia.
Stedman's Victorian Poets.
Whipple's Essays.
Matthew Arnold's Essays.
Matthews's Getting on in the World.

SCIENCE AND POLITICS :

Agassiz's Methods of Study in Natural History.
Smith's Wealth of Nations.
Argyle's Reign of Law.
Mulford's Nation.
Dawson's Earth and Man.
Winchell's Reconciliation of Science and Religion.
Whewell's History of Inductive Sciences.
Wayland's Political Economy.
Lockyer's Physical Forces.
Plato's Republic.

BOOKS IN SERIES (SINGLE VOLUMES SOLD):

Science Primers.
Literature Primers.
International Scientific Series.
Ancient Classics for English Readers.
Foreign Classics for English Readers.
Artist Biographies.
Harper's Half-Hour Series.
Scribner's Epochs of History.
English Men of Letters.
True Life Series (Biography).

MISCELLANEOUS :

Edgeworth's Parents' Assistant.
Humboldt's Travels and Researches.
Smiles's Self-Help.
White's Eighteen Christian Centuries.
Holmes's Autocrat of the Breakfast Table.
Nott's Counsels to Young Men.
Beauties of Ruskin.
De Quincey's Confessions of an Opium Eater.
Sherman's Memoirs.
Stoddard's Select Works of Poe (1 vol.).

FOR GIRLS AND BOYS :

Nordhoff's Politics for Young Americans.
Higginson's Young Folks' History of the United States.
Irving's Columbus (Abridged by Author).
Defoe's Robinson Crusoe.
Bryant's Selections from American Poets.
Mayhew's Wonders of Science.
Edgar's Boyhood of Great Men.
Wood's Illustrated Natural History.
Abbott's Young Christian.
Hughes's Tom Brown's School Days.

JUVENILES :

Bible Stories in Words of One Syllable.
Abbott's Little Learner Series.
Foster's Story of the Bible.
Moulton's (Mrs.) Bed-time Stories.
Brackett's (A. C.) Poetry for Home and School.
The Bodleys Telling Stories.
Johnson's (Mrs.) Roddy's Romance.
Goulding's Young Marooners.
Roberts's Wide Awake (monthly).
Æsop's Fables.

Life Insurance Topics.

An Immense Business.

ALTHOUGH less than forty years have elapsed since life insurance was first established in this country, it is now represented by accumulations amounting to over four hundred million dollars. When we consider that this sum surpasses by far all the capital invested in fire and marine insurance for the whole country, its significance and the importance of the interests it protects are more fully appreciated. The last report of the Insurance Department of this State shows the life-insurance business to be on a safe footing, the thirty-one companies represented holding funds in excess of all liabilities to the amount of over sixty-five million dollars. In other words, nearly one-sixth of their entire assets is surplus. The number of policies in force January 1, 1886, was 595,486, insuring the sum of \$1,439,961,165.

The business of the preceding year is a fair exponent of what the system is doing for the protection and relief of those for whose benefit it exists. During the year, 67,399 policies were issued, insuring \$167,865,390; over fifty-two million dollars was received in premiums, and over twenty-three millions in interest and rents from investments. About twelve thousand claims were paid, amounting to nearly thirty million dollars, about twenty millions being paid for death-claims, and the balance for endowments. There was also paid to living policy-holders nearly thirteen million dollars for surrendered policies, and over thirteen millions in dividends.

This brief summary shows that, while the companies received from policy-holders the vast sum of \$52,721,720.56, they returned to policy-holders the still vaster sum of \$56,007,146.17, an excess of \$3,285,425.61. The amounts paid in surrender values show how much is saved to policy-holders by the non-forfeiture system of policies originated and introduced by the New-York Life in 1860. Probably in many cases it would have been wiser for these policy-holders to have kept up their policies, but

if they would not or could not do that, the non-forfeiture feature was a great advantage. The large sum paid as dividends represents for the most part reductions in the annual premiums for which the companies originally agreed to carry the insurance. The money is not twice handled, as is sometimes represented, but, as the actual cost of insurance cannot be ascertained in advance, a premium ample in amount is agreed upon as the maximum, and paid the first year, and, in the **New-York Life**, at every subsequent settlement the amount to be paid is adjusted according to the experience of the Company.

Looking back over the history of thirty-six companies now doing business, we find their total receipts have been over a thousand million dollars (\$1,037,447,181); their payments to policy-holders and their representatives, chiefly widows and orphans, have been nearly seven hundred million dollars (\$693,389,807); and the amount now held for the security of living policy-holders is over four hundred and twenty millions. **The sum of the amounts returned to policy-holders and held for their benefit thus exceeds the amount paid to the companies by over seventy-six million dollars. In other words, the bare use of the policy-holders' money has paid the expenses of management and earned for them seventy-six million dollars besides.**

The magnitude of the business shows the degree in which its benefits are appreciated by the people. It can hardly be said to show how great its advantages really are, since the best things are seldom appreciated at their true value. The *character* of the persons insured is a better test of the real value of the system. It is not too much to say that its patrons are the most moral, industrious, prudent, and far-sighted men of the communities in which they live. Among them are the best business and professional men, and the most devoted husbands and fathers. The benefits of life insurance commend themselves to every one who has a brain to judge and a heart to feel.

Reasons for Insuring Life.

THE prime reason which life insurance has for existing is the fact that without it many men die and leave their families without adequate means of support. It will doubtless be a startling proposition to some to hear it said that, of all the men of a healthy locality, between the ages of twenty and fifty years, **about one per cent. will die this year, and that during the next ten years considerably over one-tenth of the whole number will die.** To men whose only, or chief, dependence for the support of their families is the wages they earn or the business they conduct, the outlook without life insurance is such as no prudent man can contemplate without something like alarm. Probably every soldier who passes through a battle feels that it is a wonder that any escape, yet the risk of being killed in battle is only equal to the risk of dying in time of peace in the course of a few years. **The proportion of deaths to the number of men engaged at the first battle of Bull Run was only about equal to the annual death-rate among men at age fifty-two, and among men thirty-five years of age five years will show a death-roll equal to that of Gettysburg!**

In life, as in battle, nearly every one expects that *he* will survive, consequently most of those who die, die before they expect to. Death seems erratic; diseases smite the strongest; accidents happen to the most prudent; so that not only men die before they anticipated, but, from this reason, as well as from others, they leave their families less property than they expect and desire. These things being so, life insurance is an inestimable boon to every one who would place his family beyond the reach of indigence in case of his own early death. Large capital he may not have, but with the prospect of long life, and with a small sum of money in hand, he can secure his family a comfortable fortune contingent upon his death. It goes without saying that a provision which may be so easily made and which, if needed at all, will be of such transcendent value, ought to be made by every man who desires to do the best thing possible for his wife and children.

Why All Should Insure.

IT will be readily seen that a system which is able to do so much for a man whose family would be in danger of actual want but for its protection, **is also able to add, in like proportion, to the blessings of those who perhaps would not actually suffer without it.** One man labors for means to feed and clothe and educate his family, and they are dependent upon his wages for all these things; another has sufficient for the *necessities* of his family, but he labors just as constantly and just as zealously for the means wherewith to give his family greater advantages—the thousand things that come *after* the bare necessities of life. If the latter dies early in life and without insurance, his family will lack *what he desired for them*, just as much as the family of the former will lack what he desired for them. So that, if each would *make sure* of accomplishing the object of his life, each ought to insure, the man of moderate fortune no less than the man with no accumulated capital.

The whole system of life insurance rests upon the principle that life has a money value, and that it is liable to be destroyed suddenly. The very men, therefore, who often think they need no insurance, ought really to carry the most. Their lives are more productive than others, and, therefore, more valuable to the many interests for which they live and labor, than the life of an ordinary man. Not that any life is more valuable to a single object than an ordinary man's is to his family,—it would be difficult to conceive that,—but another life may be of importance to many families and to society at large in its varied moral interests, in such a manner that, when it fails, a bounteous stream of beneficence ceases to flow. Such men ought to see to it that the objects dear to them in life do not suffer a total loss in their death. Life insurance should be allowed to gather up the surplus of prosperous days and of prosperous men, and turn it into channels which would otherwise be dry. It should be allowed to equalize, in some degree, the burdens and the blessings of civilized life, and to render surer of realization its best and noblest ambitions.

Guarding the Weak.

MOST men are abundantly able to care for themselves. Unless they have a bad digestion, or a disordered liver, they are not likely to lay awake nights in anticipation of the poor-house. They are able to earn their own living, and they know it, and they do not fear or shrink from the future any more than they fear and shrink from the toils and perils of today. When other toils and perils come, they feel that they will be able to meet and vanquish them. They have courage because they have knowledge and strength—in a word, *power*.

But there are those to whom hardships are more severe, and to whom toil and peril are more appalling, because they have less knowledge how to meet them, and less strength to bear them. Women and children are affrighted at dangers which a man ought to face without flinching, because he has a protection against them which the others have not. It is not so much a difference in courage as a difference in strength, in power of defense, or rather the difference in courage is the result of a difference in power of defense.

Life insurance is the protection of women and children against evils which they are not strong enough to defend themselves against, and a man ought to provide it just as he provides for their other weaknesses. Their weakness is a claim upon his strength. He can provide for and protect them in person while he lives, but he may die while they are yet weak and unable to provide for or protect themselves. Life insurance enables him to multiply the small savings of the present by the many years of which a premature death may deprive him. It makes the future secure with but small expense to the present.

If men would consider carefully, they would see that life insurance enables them to make the purposes of their lives immeasurably more sure of fulfillment than they otherwise would be. From the moment the first premium is paid on a policy of life insurance, the insured has it in his power to leave the full amount of his policy to his family at his death, no matter how soon that may occur, by simply paying the renewal premium each year. The premium for a young man upon an amount of insurance

that would be quite a fortune for his family, is but a small sum—so small that it can be saved, if necessary, in such ways that it would scarcely be noticed.

Let every man who reads this article consider *how large a sum* he will be likely to save during the next twenty years, and then turn to page 45, and see for *how small a sum annually* he could secure to his family the expected savings of twenty years, even though he were to die within a year. If he is not surprised at the ease by which he can make *instant* provision for his family, we shall be greatly disappointed. If he wishes the assurance, during the twenty or thirty years which he expects to spend in earning it, that his family will have this amount whenever he dies, and wants the money, at the end of that time, if alive, to enjoy with them, let him see what an Endowment Policy, due twenty or thirty years hence, would cost per year. Here, again, we believe he will be agreeably surprised to see with what ease a man can assure his family of a competence *at once* in case of death, and if he lives to the time he expects to, receive it himself, and enjoy it when he is tired of work!

An Index of Civilization.

THE insurance of human life marks an advanced stage in civilization. In rude ages neither the conditions upon which it depends, nor the sentiment to which it ministers, are present. The ends which it seeks, the methods which it employs, and the principles which underlie its workings, are all the outgrowth of centuries of experience, of research, of experiment, and of discovery. The savage does not trouble himself about how his wife and children will fare should he die of disease or fall in battle. His wants are few, and the burden of providing for his household falls quite as heavily upon the woman as upon the man, even while he lives. Civilization has multiplied the wants of men and the means of satisfying them, has increased their capacity for enjoyment, and placed a thousand new delights within their reach.

The mental and moral needs and capacities are not so quickly recognized as the physical, but, physical needs once supplied, the others are

found to be far higher and nobler, and the satisfying of them accompanied with greater happiness. The one is indeed the foundation, without which no edifice can be built; the soil, without which no fruits will grow or flowers bloom. But, as the foundation of the house is of no value except to build upon, and the soil worthless except for producing something better than itself, so the physical life of man is a good only so far as it produces those fruits which lift him above the brute creation. Men have gradually learned to look upward and forward, to cultivate their nobler faculties, and to provide for the future. A thousand generations of savages die and leave the world no richer or better for having lived; the civilized man accumulates for posterity, so that every generation enters into the labors of those who have gone before. Among savages strength and cunning are supreme, but under the operation of mental and moral forces the claim of weakness is acknowledged, and the sturdiest blows are struck in its defense.

So life insurance, while demanding, as a condition of its existence, laws for the protection of life and property, houses to live in, suitable food and clothing,—the best care of the body in the present,—at the same time is designed to satisfy a moral sentiment, both of obligation and affection, which forecasts the future, and provides for the multiplied wants of those before whom lie the wondrous possibilities and multiplied dangers of civilized life. The system is founded upon customs the most thoroughly established, and buttressed by principles which have the strongest hold upon human nature, in order that it may be a sufficient protection for the weak whom it shelters. As the traveler who would lean far out over the abyss takes a firm hold upon the cliff, so life-insurance strikes its roots deeply into all that is best and most stable in the present, in order that it may reach into the future with a long and a strong arm, to rescue and provide for those committed to its care.

Life insurance is also an illustration of the controlling principle of civilization, to wit, that men cannot accomplish the highest possibilities open to them by working alone. Indeed, no man can work absolutely alone without going back to savage life. In a civilized com-

munity, men are mutually dependent and interdependent upon one another. For the best and highest ends men must work together. A man cannot insure himself as well, even, as he can be his own tailor, his own shoe-maker, his own butcher, and his own builder, for these things he can do after a fashion while he lives, but life insurance provides for a future need, and enables him to extend his life, in its labors for the benefit of his family, long after his arm of flesh has turned to dust.

Endowment Insurance.

THERE are two periods in a man's life when, in the natural course of things, he is unable to take care of himself—his childhood and his old age. He comes into the world helpless, and he often becomes helpless again before he leaves it. During the whole of life—from the cradle to the grave—we are consumers; during middle life alone, or chiefly, are we producers. It follows, therefore, as a matter of necessity, that the race, as a whole, must earn the living of a lifetime during middle life. In the case of the individual it comes to this: that a man must provide, during middle life, for the bringing up of children, and for his own old age, or die in debt to his race.

The case usually presented is not an abstract one. Men at thirty or thirty-five years of age generally find themselves with a family to provide for, and, at the same time, looking forward to the time when they themselves will *wish to rest*, even if the infirmities of age do not make rest a necessity. There is no method by which one can so *easily*, so *amply*, and so **SURELY** accomplish his wishes in respect to these two things as by Endowment Insurance. The first great danger that threatens his plans is that **he may die before his children reach a self-supporting age, and before he has time to provide, in advance, for their support and education.** The second danger is that, if a man escape the one named above, **he may, through business reverses or other misfortunes, be compelled to struggle with poverty in his old age.**

The great excellence of an endowment policy of insurance consists in the fact that it provides

for the support of one's family equally well whether he dies during the first year or the twentieth, and if he lives, as he hopes and expects to do, until the end of the endowment period, it *provides for him*. It gives *instant security* and *CONSTANT security* to one's family, and then, when the period of their special danger is past, and the period of his weakness begins, the benefit that would have been theirs, in case of his death, now reverts to him. As the well-trained reserve of an army gives confidence and courage to the fighting line, and stands ready either to prevent a threatened disaster or to follow up a victory, so an endowment policy of insurance allays the anxieties which husbands and fathers can but feel without some such reliance, and adds to the joy of a triumph over those difficulties and dangers that beset every path.

And it does this at a cost surprisingly small. By referring to page 45, the reader will see that, until he is thirty-six years of age, a policy for \$1,000, payable in twenty, twenty-five, or thirty years, **will cost him less than \$1,000 paid out, even though he live to receive the money himself.** The dividends annually declared and paid by the NEW-YORK LIFE would make the showing much more favorable. In short, here is a family savings-bank that will, within certain limits as to age, return to you, twenty, twenty-five, or thirty years hence, all the money you deposit with it in the meantime, and something over; and if you die in the interval, it will pay to your family all you would have deposited had you lived.

Endowment Insurance for the Rich.

ITS great virtue to such is that it is a pledge of the continuance of present prosperity.

The rich man cannot realize that circumstances may so change that insurance will supply a *need*. From his stand-point, that does not seem possible. But there is a profound philosophy in the warning, "Let not him that girdeth on his harness boast himself as he that putteth it off." The end is never certain until it is reached, and there is nothing surer of the future than that it has disappointments in store for all.

The principle of life insurance is so valuable — there are wrapped up in it so many possible blessings, and so many guards against possible disaster—that **few who can afford it can also afford to do without it.** It certainly adds to the probability, which the rich man now has, of future abundance of this world's goods for himself and family. It renders that probability about as nearly certain as anything in this world can be. And it does this, not at an exorbitant price, such as a rich man might be willing to pay for exemption from great dangers, but for just what it costs thus to secure him a certain sum of money in certain contingencies. Surely, if any one should provide abundantly for future good and guard against future ills, it is the man who can afford to pay for whatever will enhance the security and happiness of himself and those he loves.

The money put into endowment insurance by the rich is not missed; unforeseen commercial disasters cannot sweep it away. It is none the less a possession than if in bonds or stocks or goods; but it is now a possession exempt from the dangers of ordinary property, and is set apart for a sacred use. Like the family, for whose special protection and benefit it is invested, it is kept far from the strifes and rivalries and the hard rules of trade, and is devoted to the promotion of those higher ends of life, to fail of which is to fail where failure is most bitter and most disastrous.

Underwriting and Banking.

LIFE insurance management is not the simple thing it may sometimes appear to an outsider; on the contrary, it demands a high order of talent, and talent of various kinds working in perfect harmony. In the first place, it must employ a *large corps of agents*, who will secure applications for insurance from a widely extended territory, collect premiums and turn them over promptly to the company. Then it must have a skillful *medical department*, to discriminate between good and bad risks, lest the company be ruined by an excessive mortality rate; a good *finance department*, to take care of and increase the money received as premiums and interest; an able *actuarial department*, to see to it that a sufficient premium

is charged, that a sufficient reserve is kept, and that dividends and surrender values are paid in such a manner that an adequate surplus is kept on hand; a *department of claims*, that shall pay all just claims without litigation, and so beget confidence in the company, and resist all attempts at fraud, and so save its patrons from loss. Each one of these departments, in a company like the NEW-YORK LIFE, is a business by itself, requiring unusual energy, skill, and good judgment.

Its past history and present condition is the best possible evidence that each of these departments in the NEW-YORK LIFE has been managed with great energy and skill, and that they have worked together harmoniously. Since the panic of 1873 it has been difficult for a life company to get new business or to hold that already on its books. There has been a falling off in the amount of insurance in force among nearly all the prominent companies, the amount in some cases reaching as high as fifty per cent. of the business then, or since, in force. The NEW-YORK LIFE, on the contrary, had more insurance in force January 1, 1880, than January 1, 1874, by nearly four million dollars (\$3,745,375).

Success in Every Department.

In the acceptance of risks, the Company has had that good fortune that follows good judgment. The death-rate has always been kept well within the limits of the Mortality Table, and during 1879, with an increased number of policies and amount of insurance in force, its death-claims fell off nearly one hundred thousand dollars.

The financial department also makes an admirable showing. The income of the Company was larger in 1879 than in 1873 by over three hundred thousand dollars (\$337,510), while all the other prominent companies show a falling off, to the amount, in some cases, of millions of dollars. We do not say this to disparage them. The difficulties have been great, but it is proper to show that where other companies have done *well*, the NEW-YORK LIFE has done *BETTER*. In the investment of funds the Company has been especially successful, as is shown by the large yearly increase in interest receipts, the very small amount of

unpaid interest, and the high market value of its stocks and bonds. Its interest income was larger in 1879 than in 1873 by over six hundred thousand dollars (\$615,556); **the amount unpaid January 1, 1880, was less than one per cent. on its assets**; and its stocks and bonds were at the latter date worth nearly a million dollars more than they cost.

In its executive and actuarial department the management of the NEW-YORK LIFE has been characterized by a conservative and far-seeing policy, the wisdom of which experience has vindicated in a remarkable manner. It has maintained its reserve fund on a four per cent. interest basis. During the period of inflated values following the suspension of specie payments in 1862, very few people could have been persuaded that five or even six per cent. would not be a safe basis of estimate. The State of New-York enacted, as a rule for the valuation of policies, that interest be reckoned at four and a half per cent., and was deemed conservative. But interest rates have fallen rapidly within a few years. The State has reduced the legal rates on loans from seven to six per cent., and United States bonds, which, being free from tax, easily convertible into cash and unquestionably secure, show the net value of capital without special financial care, cannot now be bought so as to yield four per cent. on the investment.

During the prevalence of high rates of interest, the best life companies have been able to return considerable sums in dividends, and there has been a constant temptation to reduce the *table rates* of insurance. Of course the **cost of insurance would not be reduced by a reduction of the premium rates**, and the only question has been whether it was better to retain the present rates, returning the surplus to the policy-holder year by year in dividends, or to reduce the table-rates and return less surplus. As a matter of fact it made no difference to the policy-holder after the first year, but a reduction would deprive the Company of just so much strength in case it were needed. There was no doubt, therefore, where the NEW-YORK LIFE would stand. Common-sense, as well as financial skill, all pointed in the direction of a firm adherence to the standard of greatest safety.

(CONTINUED ON PAGE 46.)

Table 1.
ANNUAL PREMIUMS
 OF THE
New-York Life Insurance Company,
 TO SECURE \$1,000,
 PAYABLE AS INDICATED, OR AT DEATH IF PRIOR.

Age.	At Death only.	In 30 Years.	In 25 Years.	In 20 Years.	In 15 Years.
25	\$10.89	\$30.61	\$37.17	\$47.68	\$66.02
26	20.40	36.80	57.34	47.82	60.15
27	26.93	31.25	37.52	47.96	60.29
28	21.48	31.25	37.72	48.15	60.44
29	22.07	31.50	37.92	48.33	60.60
30	22.70	31.78	38.16	48.53	60.77
31	23.35	32.09	38.41	48.74	60.96
32	24.05	32.43	38.69	48.97	61.16
33	24.78	32.79	39.01	49.22	61.37
34	25.56	33.19	39.31	49.49	61.60
35	26.38	33.63	39.68	49.79	61.85
36	27.25	34.11	40.07	50.11	62.12
37	28.17	34.64	40.50	50.47	62.41
38	29.15	35.23	40.98	50.86	62.73
39	30.19	35.88	41.52	51.30	63.09
40	31.30	36.59	42.10	51.78	63.49
41	32.47	37.38	42.75	52.31	63.92
42	33.72	38.24	43.47	52.89	64.40
43	35.05	39.19	44.26	53.54	64.92
44	36.46	40.23	45.12	54.25	65.49
45	37.97	41.37	46.08	55.04	66.11
46	39.58	42.68	47.15	55.91	66.78
47	41.30	44.15	48.32	56.89	67.50
48	43.13	45.70	49.61	57.96	68.28
49	45.09	47.35	51.04	59.15	69.11
50	47.18	49.10	52.60	60.45	70.00
51	49.40	50.95	54.30	61.90	70.95
52	51.78	52.90	56.15	63.48	71.97
53	54.31	55.05	58.15	65.22	73.15
54	57.02	57.40	60.10	67.14	74.50
55	59.91	60.00	62.20	69.24	76.00
56	63.00	62.80	64.50	71.50	77.65
57	66.29	65.80	67.00	74.00	79.45
58	69.80	69.00	69.70	76.70	81.40
59	73.60	72.40	72.60	79.60	83.50
60	77.63	76.00	75.70	82.80	85.75
61	81.96	79.80	79.00	86.20	88.15
62	86.58	83.80	82.50	89.80	90.70
63	91.54	88.00	86.20	93.50	93.40
64	96.86	92.40	89.70	97.20	96.20
65	102.55	97.00	93.50	101.00	99.10

Table 2.
ANNUAL PREMIUMS for 10 YEARS
 OF THE
New-York Life Insurance Company,
 TO SECURE \$1,000,
 PAYABLE AS INDICATED, OR AT DEATH IF PRIOR.

Age.	At Death only.	In 30 Years.	In 25 Years.	In 20 Years.	In 15 Years.
25	\$12.56	\$58.14	\$65.64	\$75.29	\$84.14
26	43.37	58.95	66.53	75.94	84.99
27	44.24	58.65	66.54	75.69	84.74
28	45.10	58.94	66.50	75.68	84.70
29	46.02	59.25	66.50	75.68	84.70
30	46.97	59.68	66.50	75.68	84.70
31	47.96	59.68	66.50	75.68	84.70
32	49.02	60.39	67.37	76.76	85.82
33	50.10	60.84	67.79	77.02	86.13
34	51.22	61.33	68.48	77.30	86.48
35	52.40	61.87	68.49	77.62	86.87
36	53.63	62.46	68.93	77.95	87.30
37	54.91	63.10	69.42	78.33	87.77
38	56.24	63.81	69.96	78.73	88.28
39	57.63	64.59	70.50	79.18	88.82
40	59.09	65.44	71.21	79.68	89.40
41	60.60	66.37	71.93	80.23	90.00
42	62.19	67.39	72.72	80.83	90.63
43	63.84	68.50	73.58	81.49	91.30
44	65.57	69.70	74.54	82.22	92.00
45	67.37	71.01	75.58	83.03	92.75
46	69.26	72.45	76.74	83.93	93.55
47	71.25	74.00	78.01	84.92	94.40
48	73.32	75.69	79.39	86.02	95.30
49	75.49	77.47	80.90	87.22	96.25
50	77.77	79.35	82.54	88.54	97.24
51	80.14	81.33	84.30	89.99	98.28
52	82.63	83.45	86.15	91.58	99.88
53	85.22	85.70	88.10	93.30	101.55
54	87.94	88.00	90.15	95.19	103.30
55	90.70	90.45	92.30	97.24	105.15
56	93.58	93.00	94.50	99.45	107.10
57	96.51	95.70	96.80	101.80	109.15
58	100.21	98.50	99.20	104.30	111.30
59	103.68	101.30	101.70	106.90	113.55
60	107.35	104.20	104.30	109.60	115.90
61	111.23	107.20	107.00	112.40	118.15
62	115.32	110.20	109.90	115.30	120.45
63	119.66	113.30	112.90	118.30	122.80
64	124.28	116.50	116.10	121.40	125.20
65	129.18	120.00	119.10	124.60	127.60

Table 3.
 SHOWING THE COMPARATIVE VALUE
 TO ONE'S FAMILY OF
 \$100 per Year Invested in a Life Policy,
 IN THE
New-York Life Insurance Co.
 AND
 \$100 per Year placed at Comp. Int. at 6 per ct.

Age.	HIS HEIRS WOULD RECEIVE—		Deaths among 1,000 persons.
	From the Money at Interest.	From the Insurance Co.	
30	\$100.00	\$4,405.28	8.4
31	206.00	4,405.28	8.5
32	318.36	4,405.28	8.6
33	437.46	4,405.28	8.7
34	563.71	4,405.28	8.8
35	697.53	4,405.28	8.9
36	839.75	4,405.28	9.1
37	989.75	4,405.28	9.2
38	1,149.13	4,405.28	9.4
39	1,318.08	4,405.28	9.6
40	1,497.16	4,405.28	9.8
41	1,686.90	4,405.28	10.0
42	1,888.21	4,405.28	10.3
43	2,101.51	4,405.28	10.5
44	2,327.60	4,405.28	10.8
45	2,567.25	4,405.28	11.3
46	2,821.20	4,405.28	11.6
47	3,090.57	4,405.28	12.0
48	3,376.00	4,405.28	12.5
49	3,678.56	4,405.28	13.0
50	3,999.27	4,405.28	13.8
51	4,339.23	4,405.28	14.5

TOGETHER WITH THE NUMBER OF DEATHS IN EACH YEAR AMONG ONE THOUSAND PERSONS, ACCORDING TO THE AMERICAN TABLE OF MORTALITY.

Table computed for men beginning at 30 years of age, and no account taken of probable dividends.

(CONTINUED FROM PAGE 44.)

Progress and Liberality.

While thus inflexible in maintaining all the safeguards necessary to solvency, **the New-York Life was the pioneer in a reform which has resulted in incalculable benefit to policy-holders.** It originated non-forfeiture policies in 1860, and the principle was at once recognized as so just and proper that all other companies and many States have adopted it in part or in some form, and during 1879 it was enacted into law by the Legislature of the State of New-York. But the non-forfeiture law of the State, **passed nineteen years after the New-York Life introduced its system, is far less liberal in its application to many classes of policies—notably those paid up by a limited number of premiums—than the terms which this Company has for many years freely granted.** Since the adoption of this principle, **the New-York Life has paid to policy-holders over ten million dollars for policies surrendered.** Yet it has not crippled itself by so doing. On the contrary, **it never was so strong as now,** its surplus being, January 1, 1880, over three million dollars by its own standard, and over seven millions by the standard of the State.

In the payment of claims, the Company has gained a reputation for great liberality and fairness, as opposed to a disposition to resist claims on technical grounds. It says nothing in its policies about suicide or mysterious disappearance, but leaves each claim to stand on its own merits. It has paid many claims where the insured took his own life, because there was no evidence of intention to defraud. Being a Purely Mutual Company, its officers and managers have no pecuniary interest in the questions they are called upon to decide, and are, therefore, simply **arbitrators between the members,** with no disposition to take from one for the benefit of others.

In short, the history of the Company is a remarkable illustration of the beneficence of great principles, conscientiously adhered to, and scientifically combined in a system for the protection of some of the dearest interests of mankind.

Reasons for Insuring
IN THE
New-York Life Insurance Co.

First Reason.

IT is an old Company and is thoroughly established in public confidence, thoroughly organized, and conducted upon methods that have stood the test of EXPERIENCE.

Second Reason.

It is a large and strong Company. It has over forty-five thousand policy-holders, and assets to the amount of over forty million dollars. By the standard of the State it had, January 1, 1880, \$124.66 in assets for every \$100 of liabilities.

Third Reason.

It is a purely mutual Company, with no capital stock, and no stockholders to share its surplus or interfere with its management to the detriment of policy-holders, to whom the Company belongs and in whose interest it is exclusively managed.

Fourth Reason.

It is a liberal and progressive Company. It originated and introduced the non-forfeiture system of policies, under which, in the year 1879 alone, over thirteen million dollars was paid for surrendered policies in the United States.

Fifth Reason.

It is prudent as well as liberal; it calculates its reserve fund on the supposition that it will be able to realize only four per cent. interest, and thus keeps this fund much larger than is required by the law. Hence no unusual losses, or panic, or business depression can so reduce its surplus as seriously to embarrass the Company.

Sixth Reason.

It is a solid and vigorous Company. Since the panic of 1873, it has held its business better than any other prominent Company. No other life company in the country had, during 1879, both a larger income and a larger amount of insurance in force than in 1873.

The increase in the case of the NEW-YORK LIFE was over three per cent. of insurance in force, and over four per cent. of income.

Seventh Reason.

It has not only held its own at the most sensitive points, but has been rapidly growing in the elements of strength and permanence. During the last ten years, notwithstanding the panic, the increase in assets has been nearly three-fold, and its increase in surplus and interest income more than three-fold.

Eighth Reason.

It has been a profitable Company to policy-holders. Of the eighty-five million dollars received from them the Company has returned to them and their families over twenty millions in death-claims, and over thirty-one millions in endowments, annuities, dividends, and surrender values. **The amount of its present assets, plus its payments to policy-holders and their families, exceeds the sum received from them by nearly six million dollars.**

Ninth Reason.

The foregoing shows that it must have been a well-managed Company, and its present condition confirms the inference. Its report for the year ending January 1st, 1880, shows almost unparalleled prosperity—a large increase in assets; a large increase in surplus; a large increase in premium receipts; a large increase in interest receipts; a large increase in policies and insurance, issued and in force; and a *decrease* in death-losses, resulting from a careful selection of lives and consequent low mortality rate.

Tenth Reason.

Its securities are of the highest order. It had the lowest ratio of uncollected interest, January 1, 1880 (only about eight-tenths of one per cent.), of any prominent company, and in striking contrast with some.

Eleventh Reason.

It is a fair-dealing Company. Its policies are notable for their freedom from vexatious restrictions; the customs of the Com-

pany with respect to payments of premiums, etc., are plainly stated, and efforts are made to encourage and to enable every honest policyholder to keep up his policy; in the settlement of claims by death the greatest liberality consistent with justice is ever shown, as the grateful acknowledgments of hundreds of beneficiaries prove. By its liberal construction of the policy contract, in cases that might have been resisted on technical grounds, it has gained the reputation of being

“A Non-Contesting Company.”

Fifteen Years Behind Time.

DURING the session of 1880, a bill requiring life-insurance companies to attach a copy of the application to the life policy issued thereon was introduced in the New-York Legislature, and a similar measure became a law in Iowa. The application being a part of the contract between the company and the insured, both parties ought to have a copy. **In proposing to make this requirement (for the bill failed to become a law), the Legislature recognized the wisdom of a custom which the New-York Life established fifteen years before.**

This was one of the measures adopted by the NEW-YORK LIFE to *prevent*, as far as possible, any *dispute* in interpreting the contract when it became a claim; and it is to this feature of its management, **and to the disposition that prompted it**, that the Company owes much of its popularity as a “non-contesting company.” Honest men sometimes disagree as to their respective rights, but the chances of disagreement are always greatly lessened **if the parties take pains at the outset thoroughly to understand each other.** We have pointed out in another article the fact that the non-forfeiture law enacted in 1879 **was the recognition of a principle enunciated by the New-York Life nineteen years before**, though the law is not so liberal in some of its provisions to policy-holders as the custom of the Company. In proposing the law respecting applications, the State was only *fifteen*, instead of *nineteen*, years *behind* the NEW-YORK LIFE.

The New-York Life's Record—1845=1879.

THE following is a brief summary of the Business done and the Progress of the NEW-YORK LIFE INSURANCE COMPANY during 1879, its condition January 1, 1880, and an outline of its History since its organization:

Business, 1879.

Premium Receipts	\$6,003,036	
Interest Receipts.....	2,033,650	
Total Income.....		\$8,036,686
Death-claims paid.....	1,569,854	
Endowments paid.....	1,015,256	
Annuities, Dividends, and Return Premiums paid.....	2,236,380	
Total paid to Policy-holders during 1879.....		\$4,821,490
New Policies Issued.....	5,524	
New Insurance Effectuated.....	17,098,173	

Progress, etc., 1879.

Increase in Assets.....	\$2,159,657	
Increase in Premium Receipts over previous year.....	277,469	
Increase in Interest Receipts over previous year.....	84,985	
Total Increase in Income over previous year.....		\$362,454
Increase in Divisible Surplus	\$308,935	
Increase in Tontine Surplus	330,025	
Increase in Policies in force	700	
Increase in Insurance in force	2,185,619	
Decrease in Death-losses as compared with previous year	117,821	
Excess of Interest Receipts over Death-losses paid.....		\$463,796
Increase in Number of New Policies Issued.....	442	
Increase in Amount of New Insurance Issued.....	\$1,148,187	

Condition, January 1, 1880.

Number of Policies in force	45,705	
Total Amount Insured	\$127,417,763	
Cash Assets.....		\$38,996,952
* Tontine Dividend Fund	\$1,371,482	
† Surplus, Company's Standard	3,120,371	
Surplus, N. Y. State Standard		\$7,688,547
Accrued Interest unpaid (not all due).....	\$317,989	
Agents' Balances.....	22,199	
Excess of Market value of Securities over cost.....	811,521	

History, 1845-1879—Thirty-five Years.

Policies Issued.....	142,218	
Insurance effected	\$420,861,168	
Premiums received	85,234,524	
Interest received	19,720,322	
Death-claims paid	20,688,483	
Dividends and Return Premiums paid	28,646,423	
Endowments and Annuities paid	2,803,357	
Total paid to Policy-holders since 1845		\$52,138,263
Assets, held in Trust for Policy-holders, January 1, 1880..		38,996,952
Total Paid to Policy-holders, together with Amount now Held in Trust for them.....		\$91,135,215
Total Received from Policy-holders		85,234,524

* Over and above a 4 per cent. reserve on existing policies of that class.

† Exclusive of the amount specially reserved as a contingent liability to Tontine Dividend Fund.

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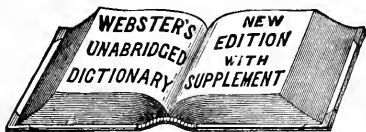
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Special Advantage.—This kind of policy gives more insurance, for the same sum of money paid annually, than any other, though it may be necessary to continue the payments longer, as according to its terms the payment of the premiums annually is to be continued during the life-time of the insured.

II. Limited Payment Life Policies.

On a policy of this kind, premiums are paid annually for a certain number of years, fixed upon at the time of insuring, or, until the death of the insured, should that occur prior to the end of the selected period. The policy is payable on the death of the insured, whenever that may occur.

Special Advantage.—The payments on this class of policies may all be made while the insured is still young, or in active business; then if he lives to old age the policy is not a continual expense, but, on the contrary, the dividends afford a yearly income in cash, or they may be used to increase the amount assured.

III. Endowment Policies.

An Endowment Policy provides (1) insurance during a stipulated period, payable, like that of any other policy, at the death of the insured, should he die within the period; or (2), should the insured live until the end of the period, an **endowment**, of the same amount as the policy, payable, at that time, to the person insured. The premiums may be paid annually until the endowment is due, or they may be paid up in a shorter time, like those of Limited Payment Life Policies.

Special Advantage.—The Endowment Policy gives the insured the advantage of a limited term as to payment; provides insurance during the period in which his death

would cause most embarrassment to his family; and, if he lives to the stipulated age, the amount of the policy is paid to him at a time when he may need it.

Dividends and Non-forfeiture Features.

Upon these three classes of policies, dividends are declared and paid annually, beginning with the second year, if the policy is kept in force. The policy-holder has the option of receiving the dividend in cash, or of allowing it to remain with the Company in reversion, thus increasing the amount of his policy. If thus left with the Company, dividends may afterward be converted into cash and used in payment of future premiums. These policies are also by their terms non-forfeitable, that is to say, after three annual premiums have been paid, they are exchangeable for paid-up policies of proportionate amount, without participation in profits, if surrendered in accordance with their terms.

IV. Annuity Policies.

An Annuity Policy secures to the holder the payment of a certain sum of money every year during his life-time. It is secured by a single cash payment.

Special Advantage.—An Annuity Policy gives to a man who has a certain sum of money in hand the opportunity of getting the largest possible sum from it annually while he lives, without the risk and trouble of ordinary investments, and without the risk of being left penniless in his last years.

V. Tontine Investment Policies.

Any of the LIFE AND ENDOWMENT POLICIES mentioned above may be issued under the TONTINE INVESTMENT form, the applicant stating in his application for insurance whether he desires his Tontine period to end in 15 or 20 years. THE PREMIUM RATES ARE THE SAME as for other forms of insurance, and are to be paid in full, in cash, each year, according to the terms of the policy.

Tontine Investment policies participate AS

A CLASS in the surplus of the Company, and therefore will receive, AS A CLASS, the benefit of what is commonly called the dividend of the Company; but no dividends will be allowed to increase the amount of the individual policy, nor to diminish the cash payment required thereon during the Tontine period selected, **surplus accruing to policies of this form being placed to the credit of the Tontine Dividend Fund.** Those living members who discontinue their policies within the selected Tontine period will receive neither paid-up policies nor surrender-values, but **profits from this source, as well as from the dividends of those who do not survive their respective Tontine periods, will be placed to the credit of the Tontine Dividend Fund, from which, at the completion of the respective periods, dividends are declared exclusively among the survivors who have kept their policies in force.**

A Choice of Benefits.

Three months prior to the termination of the selected Tontine period, the policy-holder, by making application to the Company therefor in writing, may have choice of any of the following methods of disposing of, or continuing, his policy: To sell his policy to the Company for cash; or to sell his policy to the Company and receive, in lieu of cash, either a yearly income for life, or a paid-up policy, under certain conditions noted below; or to continue his policy by the payment of premiums, receiving his share of the Tontine Dividend Fund in cash, or converting it into an annuity for life.

Special Advantages.—The special advantages of the Tontine plan consist (1) in the **large returns in proportion to premiums paid, whether the insured die soon after insuring, or live to complete his Tontine period;** and (2) in the various **advantageous methods by which one may either dispose of, or continue, his policy, as his circumstances may require, at the termination of his Tontine period.**

Those who die before the expiration of their Tontine periods receive no dividends, but, dying so soon after insuring, the amount of their policies alone gives a large return for the

premiums paid. If one survive his Tontine period and keep his policy in force, he may then receive for it any one of the benefits named above, and as the surplus accruing during the whole period from a large number of policies will be divided among a diminished number, the share of each must be much larger than on the ordinary plan. The Tontine Investment Policy has, therefore, the advantages of the endowment feature in having **a large cash value, at the end of a specified time,** and the farther advantage that **one may continue the insurance feature if he still needs insurance**—in short, it gives a large return for its cost, and can be adapted perfectly to the changed circumstances of the policy-holder.

It Meets Objections to the Ordinary Plan.

The Tontine plan effectually disposes of the objection raised by some, from families of great longevity, who are in the enjoyment of high personal health and living under the most favorable circumstances, that under the ordinary system of Life Insurance, from being associated with others less fortunate than themselves in those particulars which promise or tend to long life, they are obliged to bear the burdens of the weaker, and do not receive a commensurate return for their outlay. Under this system these apparent differences are equalized and **they receive the maximum benefit to which their superior vitality and persistence in payment of premium entitle them.**

It also meets another objection raised. At the time of applying for the insurance, the main object may be the securing a provision for the family in case of death during the productive period of life, yet at some subsequent time the conditions may be entirely changed, through the death of those dependent, or their being otherwise provided for, or the circumstances of the insured himself may so change as to make it more for his interests and those of his family to withdraw from the Company, which under the ordinary plan cannot be done, except at a loss. The Tontine Investment Policy meets such cases exactly, under the option of the withdrawal of accumulations.

A Fixed Surrender Value.

The Tontine is the only class of Policy in which a cash surrender-value for a fixed amount is named. To those Policy-holders who complete their Tontine Periods, the Company guarantees as a minimum cash surrender-value the entire fund required by the laws of the State of New-York to be held as a reserve; and it also guarantees, in addition, such surplus profits as may have accumulated on the respective Tontine Policies. In this manner not only is a minimum surrender-value fixed, but it is much larger than could be allowed on any other form of Policy.

To those who have a reasonable prospect of continuing their Policies, and are conscious of a superior vitality, the Tontine Investment Policy presents unmistakable advantages, and to such only it is recommended. But where such circumstances exist, to the business man desiring sure and profitable investments; to the professional man seeking a certain income in his advanced years, and a support for his family in case of early death; to those wishing to secure the payment of mortgages or other liabilities; in short, for any purpose for which Life Insurance is available, no other plan offers so many advantages, with such absolute security, as the Tontine Investment Policy of the NEW-YORK LIFE INSURANCE COMPANY.

Special Conditions.

A GRACE OF ONE MONTH will be allowed in payment of premiums on Policies in this class, at the expiration of which time (if unpaid) the Policy is canceled. But a RE-INSTATEMENT will be permitted, PROVIDED:

1st. That an application in writing for such re-instatement be made to the Company, at its office in the city of New-York, within one month after the expiration of the month of grace.

2d. That a medical examination of the party insured, made by an approved examiner, upon the blank provided by the Company for that purpose, is furnished by the applicant at his own expense.

3d. That such medical examination is approved by the medical board at the Home Office of the Company, and that under the state of facts then existing, the risk is recom-

mended for re-instatement as being satisfactorily insurable on the plan originally granted.

4th. That after such approval, the payment of the back premium, and of the fine mentioned below is made immediately.

It is expressly stated that there will be no liability on the part of the Company for loss, should death occur after the expiration of the first month of grace. In all cases where the grace is availed of, or the Policy re-instated as above mentioned, a fine at the rate of ten per cent. per annum, on the amount of the premium, will be collected.

Tabular View.

To illustrate the practical result of Policies on this plan, after an insurance of FIFTEEN OR TWENTY YEARS, the estimates given on the following page have been prepared: the age 38 at entry, at which the calculations are made, is selected as being a fair average age, but the results at different ages of entry and in different classes of policies must necessarily vary from these given, in the same manner that Dividends and Reserves on different classes of Policies vary.

Estimated Results not to be Considered Guarantees.

While much larger results than those given herein have been approved and indorsed by some of the most competent and experienced life-insurance experts, and by men of great financial and business experience, it is expressly stated that these examples are presented as estimates only, and are not to be considered as promises or guarantees. The elements involved—viz. : mortality, interest, and miscellaneous profits—being variable in their nature, exact results cannot be foretold.

The Company, however, by judicious selection of risks, and by great care in management, will make every effort to meet the expectations of those who may select this form of policy, and it is believed that profitable results can be relied upon with as great a degree of certainty as stockholders rely upon the future dividends of stock held by them in the best managed railroad corporations and banking institutions.

For full details, conditions, and information, reference is made to the pamphlets on this subject published by the Company, which may be obtained upon application.

THE TONTINE INVESTMENT POLICY

OF THE NEW-YORK LIFE INSURANCE COMPANY

So combines the Tontine principle in the distribution of surplus with Ordinary Life and Endowment Assurance as to afford to those who survive certain selected periods, the maximum benefit to which they become entitled by their superior vitality and persistence in payment of premium. Below are given brief illustrations and

ESTIMATED RESULTS

OF A

Tontine Investment Policy of \$10,000

ON THE ORDINARY LIFE TABLE OF RATES,

Insuring at 38 years of age, with Premium of \$291.50 Annually, during a selected Tontine Period of Fifteen or Twenty Years.

The * BENEFITS PROPOSED At the option of the Policy Owner, are:	If the 15-Year Tontine Period be chosen, \$ 4,372.50 Having been paid.	If the 20-Year Tontine Period be chosen, \$ 5,830.00 Having been paid.
To sell the Policy to the Company, for Cash. Estimated Accumulations or value, including Surplus	\$5,430.00	\$10,450.00
Guaranteed Minimum Surrender Value, exclusive of Surplus	\$2,201.43	\$3,139.87
Or, To sell the Policy to the Company, and Purchase, with the Proceeds, a Yearly Income for Life, estimated at	\$498.40	\$1,102.50
Or, To sell the Policy, and Purchase, with the Proceeds, a Paid-up Policy Without Profits, estimated at	\$11,650.00*	\$19,700.00*
Or, To continue Policy by Payment of Premiums, and purchase, with Surplus, a Yearly Income for Life, estimated at	\$296.40	\$771.20
Or, To continue Policy by Payment of Premiums, and withdraw the accumulated Surplus in Cash. Surplus estimated at	\$3,228.57	\$7,310.13

* The option of these benefits is with the Policy-holder, but his choice is to be communicated to the Company, in writing, three months prior to the termination of his Tontine dividend period. If no such notice is received, the accumulated dividend will be converted into an Annuity to continue for the number of years that payment of premium is required (if any such there be), and to be applied to the reduction of such remaining premiums, any excess over the premium being payable in cash. Or, if no more premiums are required, then said Annuity shall be for life.

** Provided, that when the amount of the Paid-up Policy exceeds the original amount of the Insurance, as a condition precedent to its issue, it will be required:

1st. That a medical examination of the party insured, made by an approved examiner, upon the blank provided by the Company for that purpose, is furnished by the applicant, without expense to the Company.

2d. That such medical examination is approved by the medical board at the Home Office of the Company, and the risk is recommended by them; and that the Policy is legally surrendered during the life-time of the insured, and within ninety days after the termination of the Tontine period.

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Net Surplus	509,510.64
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Unearned Premiums and other liabilities	91,577.34
TOTAL ASSETS	\$1,001,087.98

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OF THE

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JULY 1, 1880.

ASSETS.

United States Bonds.....	\$116,906.25
Bank Stocks.....	19,750.00
Railroad Stocks and Bonds.....	25,700.00
Real Estate owned by Company.....	27,902.80
Loans on Real Estate.....	97,493.00
Loans on Collaterals.....	2,750.00
Cash on hand and in Banks.....	19,620.03
Interest accrued.....	3,997.78
Premiums in Course of Collection.....	15,338.82
	\$329,458.48

LIABILITIES.

Cash Capital.....	\$200,000.00
Re-Insurance Reserve and all Liabilities.....	85,743.71
	285,743.71
Net Surplus.....	\$48,714.77

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M. F. HODGES, President.

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INSURANCE COMPANY.

203 Montague St.
BROOKLYN.

176 Broadway,
NEW-YORK.

NOVEMBER, 1880.

Capital	\$300,000.00
Re-Insurance Reserve	46,000.00
Net Surplus	206,610.73
	<hr/>
Assets	\$552,610.73

JONATHAN OGDEN, Vice-President.
HENRY BLATCHFORD, Secretary.

W. L. CORTELYOU, Pres't.

STAR

FIRE INSURANCE COMPANY,

141 BROADWAY, NEW-YORK.

STATEMENT, JULY 1, 1880.

Cash Capital	\$500,000.00
Net Surplus	135,014.05
Reserve for Re-Insurance, Losses, and other claims,	180,006.15
	<hr/>
	\$815,020.20

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Cash Capital	\$200,000.00
Reserve for Re-insurance.....	86,880.01
Reserve for Losses.....	13,309.55
Reserve for Taxes, Rent, Commissions, &c.....	3,791.05
Net Surplus.....	<u>134,321.57</u>
	\$438,302.18

INVESTED AS FOLLOWS:

United States Bonds	\$287,500.00
Bank Stock.....	12,000.00
Bonds and Mortgages	11,500.00
Temporary Loans	40,500.00
Real Estate	44,000.00
Cash on hand and in bank	29,247.62
Unpaid Premiums.....	12,600.56
Interest accrued and Rents.....	<u>954.00</u>
	\$438,302.18

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Cash Capital	\$200,000.00
Re-insurance Reserve, June 30, 1881	24,094.22
Unpaid Losses and other Liabilities, June 30, 1881	5,506.79
Net Surplus, June 30, 1881	29,149.89
Total Assets, " " " " " "	\$258,750.90

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E. B. Stowe



John W. Crossley

Mr. Crossley is a conductor of the Pullman Co., running between St. Louis and Texas. His post-office address is in care of that company, St. Louis. He writes: "I sent for your Compendium April 2, of the present year. Since that time, I have, at odd moments, followed your instructions and practiced the exercises, and now see so great a change in my penmanship that I have resolved to write and show you my improvement. I cannot say too much in praise of your splendid system and beautiful copies, and know that a dollar cannot be invested better. Enclosed please find my signature, clipped from old reports of this year, before and after using the Compendium."

This, below, is his old style,—the new is below portrait:

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For 1882.

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91st Semi-Annual Statement of Assets.

JULY 1, 1881.

United States Registered Government Bonds (market value)....	\$296,950.00
District of Columbia Registered 3-65 Bonds (market value).....	136,250.00
Loans on Bonds and Mortgages, being first liens on improved real estate in the City of New-York (the estimated value of same being \$150,000)	43,176.00
Real Estate (unincumbered), situated in the City of New-York..	127,500.00
Bank Stock (market value)	25,000.00
First Mortgage Railroad Bonds (market value)	12,600.00
Loans on Call (market value of Securities, \$127,785).....	85,450.00
Cash in Bank and Office	21,515.72
Interest Due and Accrued (not included in "market value")....	833.64
Rents Due and Accrued.....	1,356.33
Premiums Due.....	30,082.43
Bills Receivable	11,130.15
	<u>\$791,844.27</u>
CASH CAPITAL	\$200,000.00
Outstanding Liabilities (including unpaid losses, reserve for re- insurance, and all other claims).....	\$216,391.10
Net Surplus.....	<u>375,453.17</u>
	\$791,844.27
SURPLUS as regards Policy-holders	\$526,912.12

SAMUEL C. HARRIOT,
President.

MASON A. STONE,
Secretary.

THE
NEW-YORK ALMANAC

FOR
1882.



EDITED BY JAMES M. HUDNUT.



NEW-YORK:
FRANCIS HART & CO. 63 MURRAY ST. COR. COLLEGE PLACE.
1882.

ASTRONOMICAL PHENOMENA, ETC., 1882.

By BERLIN H. WRIGHT, Esq., Penn Yan, N. Y.

ECLIPSES, 1882.

There will be two Eclipses this year, both of the Sun; and a Transit of the planet Venus over the disc of the Sun:

I. A Total Eclipse of the Sun, May 17, invisible in America.

II. An Annular Eclipse of the Sun, Nov. 11, visible in Pacific Ocean only.

III. A Transit of the planet Venus across the Sun's disc, Dec. 6, visible throughout North America and Europe. [See table.]

TABLE OF TRANSIT OF VENUS, DEC. 6, 1882.

PLACES.	Beginning.		Alt.	Ending.		Alt.
	H. M. S.	Deg		H. M. S.	Deg	
Albany, N. Y.	9 29 51AM	16	2 51 58PM	13		
Austin, Tex.	7 53 36 "	11	1 17 42 "	32		
Baltimore, Md.	9 18 13 "	18	2 40 29 "	17		
Boston, Mass.	9 40 26 "	19	3 2 36 "	12		
Buffalo, N. Y.	9 9 14 "	15	2 31 32 "	15		
Charleston, S. C.	9 4 47 "	21	2 27 26 "	24		
Chicago, Ill.	8 34 28 "	11	2 57 18 "	19		
Cincinnati, O.	8 46 53 "	14	2 9 32 "	21		
Columbus, O.	8 52 41 "	14	2 15 23 "	20		
Detroit, Mich.	8 52 45 "	14	2 15 25 "	19		
Denver, Colo.	7 24 55 "	2	0 49 10 "	27		
Galveston, Tex.	8 5 24 "	14	1 29 23 "	33		
Houston, Tex.	8 2 44 "	13	1 29 23 "	33		
Indianapolis, Ind.	8 40 35 "	13	2 3 20 "	22		
Kansas City, Mo.	8 6 5 "	8	1 29 39 "	26		
Louisville, Ky.	8 42 50 "	15	2 5 38 "	22		
Milwaukee, Wis.	8 33 14 "	10	1 56 2 "	20		
Mobile, Ala.	8 32 24 "	18	1 55 43 "	31		
Nashville, Tenn.	8 37 30 "	15	2 0 36 "	25		
New Orleans, La.	8 24 30 "	16	1 47 55 "	31		
New-York City.	9 28 45 "	18	2 50 51 "	14		
Philadelphia, Pa.	9 24 7 "	18	2 46 16 "	15		
Providence, R. I.	9 39 7 "	18	3 1 12 "	13		
Raleigh, N. C.	9 9 26 "	20	2 32 4 "	21		
Richmond, Va.	9 14 52 "	18	2 47 10 "	18		
Rochester, N. Y.	9 13 28 "	15	2 35 43 "	14		
San Francisco, Cal.	Beg. bef. su	nri.	11 41 11AM	30		
St. Augustine, Fla.	8 58 5AM	22	2 20 58PM	27		
St. Louis, Mo.	8 23 54 "	12	1 46 55 "	24		
St. Paul, Minn.	8 12 47 "	5	1 35 52 "	19		
Springfield, Ill.	8 26 44 "	10	1 49 44 "	22		
Washington, D. C.	9 16 34 "	18	2 38 47 "	18		

NOTE.—In the Middle and New England States, Venus will cross the Sun's southern limb from east to west, first touching the Sun's disc at a point 150 degrees from the north to the east, and leaving the Sun 120 degrees from the north point toward the west.

MOVABLE FEASTS, 1882.

Septuagesima Sunday.....	February 5
Sexagesima Sunday.....	February 12
Quinquagesima Sunday.....	February 19

Ash Wednesday.....	February 22
Quadragesima Sunday.....	February 26
Mid-Lent Sunday.....	March 12
Palm Sunday.....	April 2
Good Friday.....	April 7
Easter Sunday.....	April 9
Low Sunday.....	April 16
Rogation Sunday.....	May 14
Ascension Day.....	May 18
Whit Sunday (Pentecost).....	May 28
Trinity Sunday.....	June 4
Corpus Christi.....	June 8
Advent Sunday.....	December 3

EMBER DAYS.

Wednesday, Friday, and Saturday after first Sunday in Lent—March 1, 3, and 4.

Wednesday, Friday, and Saturday after Pentecost—May 31, June 2 and 3.

Wednesday, Friday, and Saturday after 14th of September—September 20, 22, and 23.

Wednesday, Friday, and Saturday after 13th of December—December 20, 22, and 23.

THE FOUR SEASONS.

(Washington mean time.)

Winter begins 1881, December 21, 10 h. 52 m. morning, and lasts 90 d. 1 h. 10 m.

Spring begins 1882, March 21, 0 h. 2 m. evening, and lasts 91 d. 20 h. 4 m.

Summer begins 1882, June 21, 8 h. 6 m. morning, and lasts 93 d. 14 h. 23 m.

Autumn begins 1882, September 22, 10 h. 29 m. evening, and lasts 89 d. 18 h. 16 m.

Winter begins 1882, December 21, 4 h. 45 m. evening.

Tropical year, 365 d. 5 h. 53 m.

MORNING STARS.

Mercury, until January 6, and from February 22 to May 2; June 28 to August 14; and October 22 to December 16.

Venus, until February 20; and after December 6.

Mars, after December 10.

Jupiter, from May 30 to Sept. 23.

Saturn, from May 6 to August 18.

Uranus, from September 11 to December 15.

Neptune, from May 6 to August 11.

EVENING STARS.

Mercury, from Jan. 6 to Feb. 22; May 2 to June 28; Aug. 14 to Oct. 22; and after Dec. 16.
 Venus, from February 20 to December 6.
 Mars, until December 10.
 Jupiter, until May 30; and after September 23.
 Saturn, until May 6; and after August 18.
 Uranus, until Sept. 11; and after Dec. 15.
 Neptune, until May 6; and after August 11.

PLANETS BRIGHTEST, 1882.

Mercury, February 3-6, May 28 to June 1, and September 25-28, setting *after* the Sun; also, March 21-24, July 19-22, and November 7-10, rising *before* the Sun. Venus, November 1. Mars, not this year. Jupiter, December 18. Saturn, November 14. Uranus, March 6. Neptune, November 9.

MOON'S APOGEE, PERIGEE. HIGHEST AND LOWEST.

MONTH.	Moon Apogee.	Moon Perigee.	Moon Highest.	Moon Lowest.
January....	7	20	1-29	16
February...	4	17	25	12
March.....	3-30	18	24	12
April.....	27	15	21	8
May.....	25	12	18	5
June.....	21	7	14	1-29
July.....	19	3-31	12	26
August....	16	29	8	23
September..	12	26	4	19
October....	9	24	1-29	16
November...	6	22	25	12
December..	3-31	18	23	10

CALENDAR EXPLANATIONS.

In the columns of moon's rising and setting, the time of only one of these events is given for each day—that one which occurs while the Sun is down. When the word "rises" is found in the column, the Moon is at the full, and the figures following that word are P. M., or evening, until the word "morn," which means midnight. From "morn" the figures are A. M., the Moon rising in the morning before the Sun is up. Then after the word "sets," the time of setting is given, which grows later and later, from early evening until early morning, until the Moon again is at the full.

To get the correct time, use a meridian line and set your time-piece by the time given under "Sun at noon mark." The times of Sun's rising and setting are exact only where the Earth's surface is level.

THE ZODIAC AND ITS SIGNS.

SPRING SIGNS.

1. ♈ Aries.
2. ♉ Taurus.
3. ♊ Gemini.

AUTUMN SIGNS.

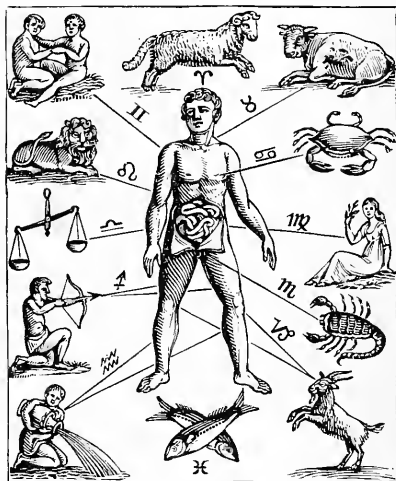
7. ♎ Libra.
8. ♏ Scorpio.
9. ♐ Sagittarius.

SUMMER SIGNS.

4. ♋ Cancer.
5. ♌ Leo.
6. ♍ Virgo.

WINTER SIGNS.

10. ♑ Capricornus.
11. ♒ Aquarius.
12. ♓ Pisces.



The Zodiac is an imaginary belt in the heavens, sixteen or eighteen degrees broad, in the middle of which is the ecliptic, or Sun's path. The stars in this belt comprise the twelve constellations, being separable into that number of groups. The groups were given by the ancients the names they now bear, on account of real or fancied resemblances. They are called the Signs of the Zodiac. The above classification refers to the position of the Sun. The Moon passes through them all every 27 d. 7 h. 43 m. 11.5 s. The ancients supposed their position at the time of a person's birth to have an influence on his character and destiny. They connected the different Signs of the Zodiac with different parts of the body, as above. Some people still consult their almanacs when about to plant certain vegetables. Probably there is about as much sense in one as the other. The classification serves a useful purpose, however, as the prominent stars in each constellation are known by different letters of the Greek alphabet, and hence are easily designated.

"THE thirty-sixth annual report of the NEW-YORK LIFE shows that this old and trust-worthy institution continues to enjoy in a marked degree the confidence and patronage of the insuring public. The large increase in assets, surplus, and policies in force must be very gratifying alike to the officers of the Company—whose prudence and skill are thus attested—and to the policy-holders, who reap the benefit of the Company's increasing prosperity and strength." —*Examiner and Chronicle.*

THE words of Mr. Joshua Billings are pointed. "Thar iz advice enuff now laying around loose to run three just such worlds as this; what we are suffering most for iz sum good examples."

If you do not wish to trade with the devil, keep out of his shop.—*Thos. Fuller.*

THE universe is in league against the selfish man. Not to prevent him from getting property, not to prevent him from having all the outward semblance of happiness, but to prevent his having the real thing, and having it winter and summer with him, and having the remembrance of it sweet. And so, if a man does not enjoy making others happy, it may be wise for him to inquire why. He may do it softly, and tell no man the answer the oracle within him gives, but let him not despise it nor disregard it. If a man is walking in devious ways morally; if he is neglecting his business or his family; if he is trusting to "luck," or to the forbearance and charity of those to whom he ought to be not only just, but generous—let him know that the RESULT will judge him. From that there will be no appeal.

First Month.

JANUARY, 1882.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.	CALENDAR FOR BOSTON, NEW ENGLAND, N. Y. STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONN. CTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI AND CALIFORNIA.				
				Sun Rises	Sun Sets.	Moon Sets.	H. W. Boston	Sun Rises	Sun Sets.	Moon Sets.	H. W. N. Y.	Sun Rises	Sun Sets.	Moon Sets.	Moon South.	
1	1	Mon	<p>During the month of January, 1881, the New-York Life Insurance Company paid 44 death-claims on the lives of 40 persons. The whole amount paid was \$118,142.00, an average of over \$2900 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$58,246.32, an average of less than \$1500 to each family. The gain to the families of the deceased was, therefore, \$59,895.68, an average of over \$1400 each. For each \$100 paid to the Company, they received \$202.83.</p>	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	
2	2	Tues		7 30	4 38	4 55	9 6	7 25	4 43	4 51	5 51	7 19	4 49	4 45	10 11	10 11
3	3	Wed		7 30	4 39	5 50	9 59	7 25	4 44	5 45	6 45	7 19	4 50	5 40	11 2	11 2
4	4	Thur		7 30	4 40	6 39	10 49	7 25	4 45	6 35	7 37	7 19	4 51	6 29	11 52	11 52
5	5	Fri		7 30	4 41	rises	11 32	7 25	4 46	rises	8 14	7 19	4 52	rises	morn	morn
6	6	Sat		7 30	4 42	6 14	ev.10	7 25	4 47	6 17	8 56	7 19	4 52	6 21	40	40
7	7	Mon		7 29	4 43	7 13	50	7 25	4 48	7 16	9 36	7 19	4 53	7 18	1 26	1 26
8	8	Tues		7 29	4 44	8 11	1 28	7 25	4 49	8 13	10 13	7 19	4 54	8 14	2 10	2 10
9	9	Wed		7 29	4 45	9 8	2 7	7 24	4 50	9 10	10 48	7 19	4 55	9 10	2 32	2 32
10	10	Thur		7 29	4 46	10 6	2 43	7 24	4 51	10 5	11 25	7 19	4 56	10 5	3 53	3 53
11	11	Fri		7 29	4 47	11 5	3 21	7 24	4 52	11 3	ev.6	7 19	4 57	11 2	4 14	4 14
12	12	Sat		7 29	4 48	morn	4 2	7 24	4 53	morn	49	7 19	4 58	12 0	4 56	4 56
13	13	Mon		7 28	4 50	5 45	1	7 23	4 54	1 3	1 38	7 18	4 59	morn	5 40	5 40
14	14	Tues		7 28	4 51	1 7	5 45	7 23	4 55	1 4	2 1	7 18	5 0	1 1	6 26	6 26
15	15	Wed		7 28	4 52	2 11	6 44	7 23	4 56	2 7	3 30	7 18	5 1	2 4	7 16	7 16
16	16	Thur		7 27	4 53	3 16	7 50	7 22	4 57	3 11	4 35	7 18	5 2	3 6	8 10	8 10
17	17	Fri		7 27	4 54	4 20	8 50	7 22	4 59	4 15	5 41	7 17	5 3	4 10	9 8	9 8
18	18	Sat		7 26	4 55	5 20	9 56	7 21	5 0	5 15	6 42	7 17	5 5	5 10	10 8	10 8
19	19	Mon		7 26	4 56	6 14	10 54	7 21	5 1	6 10	7 36	7 16	5 6	6 5	11 9	11 9
20	20	Tues		7 25	4 58	sets	11 45	7 21	5 2	sets	8 28	7 16	5 7	sets	ev.0	ev.0
21	21	Wed		7 24	4 59	6 42	morn	7 20	5 3	6 44	9 21	7 15	5 8	6 47	7 1	7 1
22	22	Thur		7 24	5 0	7 58	35	7 20	5 4	7 59	10 9	7 15	5 9	8 0	2 3	2 3
23	23	Fri		7 23	5 1	9 13	1 23	7 18	5 5	9 13	10 52	7 14	5 10	9 13	2 50	2 50
24	24	Sat		7 22	5 3	10 26	2 10	7 17	5 7	10 25	11 41	7 14	5 11	10 23	3 40	3 40
25	25	Mon		7 22	5 4	11 36	2 57	7 17	5 8	11 33	morn	7 13	5 12	11 31	4 40	4 40
26	26	Tues		7 21	5 5	morn	3 49	7 16	5 9	morn	1 28	7 12	5 13	morn	5 32	5 32
27	27	Wed		7 20	5 6	44	4 41	7 16	5 10	41	1 32	7 11	5 14	37	6 23	6 23
28	28	Thur		7 19	5 8	1 48	5 42	7 15	5 11	1 44	2 27	7 10	5 17	1 49	8 7	8 7
29	29	Fri		7 18	5 9	2 49	6 43	7 14	5 13	2 45	3 29	7 10	5 18	2 40	8 7	8 7
30	30	Sat		7 17	5 10	3 47	7 45	7 13	5 14	3 31	4 31	7 9	5 18	3 36	9 49	9 49
31	31	Mon		7 16	5 12	4 36	8 45	7 12	5 15	4 31	5 30	7 8	5 19	4 26	10 5	10 5
		Tues	7 15	5 13	5 22	9 38	7 12	5 16	5 17	6 24	7 8	5 20	5 12	10 37	10 37	

MOON'S PHASES.	D.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.	
		H. M.	Morning.	H. M.	Morning.	H. M.	Morning.	H. M.	Morning.	D.	H. M. S.
Full Moon,	4	6 14	Morning.	6 2	Morning.	5 50	Morning.	5 38	Morning.	1	12 4 0
Last Quarter,	12	11 3	Morning.	10 51	Morning.	10 39	Morning.	10 27	Morning.	9	12 7 31
New Moon,	19	11 51	Morning.	11 39	Morning.	11 27	Morning.	11 15	Morning.	17	12 10 28
First Quarter,	26	3 1	Morning.	2 49	Morning.	2 37	Morning.	2 25	Morning.	25	12 12 40



A WINTER'S MORNING.

TEN THOUSAND DOLLARS is a goodly sum for most men to earn and save. The majority of men leave less than that behind them when they die. To the families of some, such an amount would make all the difference there is between independence and want. How can one get so much ahead? The expenses of a family are heavy—if children are brought up to be anything more than hewers of wood and drawers of water. It would take most of us the better part of a life-time to save ten thousand dollars from our earnings. But we may not live so long; and if we die before we have time to earn and save much, our families will need all the more. *There's the rub. The earlier in life a man dies the less he is likely to leave to his family, and the more they need.* There is but one way of making this matter safe and sure—that is, by life insurance.

One can spare each year a small percentage of ten thousand dollars, and when he dies—whether it be soon or late—the life company will pay his family the whole sum.

THE truth cannot be burned, beheaded, or crucified. A lie on the throne is a lie still, and truth in a dungeon is truth still; and the lie on the throne is on the way to defeat, and the truth in the dungeon is on the way to victory. No accidents of position can change the essential nature of things, or the eternal laws which determine their destinies.—*Wm. McKinley.*

A MEDICAL student says that he has never been able to discover the bone of contention, and desires to know if it is not near the jaw-bone.

Second Month.

FEBRUARY, 1882.

Twenty-eight Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.	CALENDAR FOR BOSTON, NEW ENGLAND, N. Y. STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI AND CALIFORNIA.			
				Sun Rises	Sun Sets.	Moon Sets.	H. W. Boston	Sun Rises	Sun Sets.	Moon Sets.	H. W. N. Y.	Sun Rises	Sun Sets.	Moon Sets.	Moon South.
			Early in February, 1881, the New-York Life Insurance Co. issued its thirty-sixth annual report, which showed the previous year to have been one of marked prosperity. The income of the Company amounted to nearly \$9,000,000, and exceeded the expenditures by over three millions—the largest excess of any life company in the world. There was a large increase in premiums, interest, assets, surplus, insurance written and in force, while payments to policy-holders amounted to nearly \$4,500,000. The interest receipts exceeded the death-claims by \$586,167.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
32	1	Wed		7 14	5 14	5 59	10 25	7 11	5 18	5 55	7 11	7 7	5 21	5 51	11 23
33	2	Thur		7 13	5 15	rises	11 6	7 10	5 19	rises	7 49	7 6	5 23	rises	15 05
34	3	Fri		7 12	5 16	6 3	11 45	7 9	5 20	6 5	8 27	7 5	5 24	6 7	7
35	4	Sat		7 11	5 18	7 1	ev 20	7 8	5 21	7 2	9 6	7 4	5 25	7 3	5 9
36	5	Sun		7 10	5 19	8 0	56	7 6	5 22	8 0	9 42	7 3	5 26	8 0	1 32
37	6	Mon		7 9	5 21	8 57	1 31	7 5	5 23	8 56	10 16	7 2	5 27	8 55	2 13
38	7	Tues		7 8	5 22	9 55	2 7	7 4	5 25	9 53	10 49	7 1	5 28	9 52	2 54
39	8	Wed		7 6	5 23	10 57	2 47	7 3	5 26	10 51	11 29	7 0	5 29	10 51	3 37
40	9	Thur		7 5	5 24	11 57	3 29	7 2	5 27	11 54	ev 14	6 59	5 30	11 50	4 22
41	10	Fri		7 4	5 25	morn	4 17	7 0	5 28	morn	1 4	6 58	5 32	morn	5 9
42	11	Sat		7 2	5 26	1 1	5 13	7 0	5 30	5 7	1 59	6 57	5 33	5 2	6 0
43	12	Sun		7 1	5 28	2 1	6 18	6 58	5 31	1 57	3 3	6 55	5 34	1 52	6 53
44	13	Mon		7 0	5 29	3 2	7 25	6 57	5 32	2 57	4 10	6 54	5 35	2 52	7 50
45	14	Tues		6 59	5 30	3 58	8 34	6 56	5 34	3 54	5 19	6 53	5 36	3 49	8 49
46	15	Wed		6 57	5 32	4 49	9 38	6 55	5 35	4 45	6 24	6 52	5 38	4 40	9 49
47	16	Thur		6 56	5 33	5 33	10 24	6 53	5 36	5 28	7 19	6 51	5 39	5 25	10 47
48	17	Fri		6 54	5 35	6 11	11 25	6 52	5 37	6 9	8 8	6 49	5 40	6 7	11 45
49	18	Sat		6 53	5 36	sets	morn	6 51	5 39	sets	8 56	6 48	5 41	sets	ev 40
50	19	Sun		6 52	5 38	8 1	15	6 49	5 40	8 0	9 45	6 47	5 42	8 0	1 35
51	20	Mon		6 50	5 39	9 15	59	6 48	5 41	9 13	10 29	6 46	5 44	9 11	2 29
52	21	Tues		6 48	5 40	10 26	1 45	6 46	5 43	10 23	11 16	6 44	5 45	10 20	3 22
53	22	Wed		6 47	5 42	11 35	2 33	6 45	5 44	11 31	morn	6 43	5 46	11 27	4 16
54	23	Thur		6 45	5 43	morn	3 23	6 44	5 45	morn	8	6 42	5 47	morn	5 9
55	24	Fri		6 44	5 45	4 0	4 17	6 42	5 46	1 35	1 4	6 40	5 48	3 0	6 2
56	25	Sat		6 42	5 46	1 39	5 15	6 41	5 48	1 35	2 6	6 38	5 49	1 29	6 55
57	26	Sun		6 41	5 47	2 33	6 20	6 39	5 49	2 28	3 6	6 37	5 51	2 3	7 45
58	27	Mon		6 39	5 49	3 19	7 20	6 38	5 50	3 13	4 5	6 36	5 52	3 9	8 34
59	28	Tues		6 38	5 50	3 59	8 17	6 37	5 51	3 55	5 1	6 34	5 53	3 51	9 21

MOON'S PHASES.	D.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.		
		H. M.		H. M.		H. M.		H. M.		D.	H. M.	S.
Full Moon,	3	1 14	Morning.	1 2	Morning.	0 50	Morning.	0 38	Morning.	1	12	13 53
Last Quarter,	11	3 50	Morning.	3 38	Morning.	3 26	Morning.	3 14	Morning.	9	12	14 27
New Moon,	17	10 6	Evening.	9 54	Evening.	9 42	Evening.	9 30	Evening.	17	12	14 12
First Quarter,	24	4 47	Evening.	4 35	Evening.	4 23	Evening.	4 11	Evening.	25	12	13 13



"WHAT SHALL I SAY?"

ENDOWMENT insurance anticipates the time when the insured will have greater need of money while he lives than those who have been dependent upon him will when he dies. In a word, it accommodates its benefits to the changed circumstances which time brings to all who live many years after insuring. It is a shield which protects children while they grow to manhood and womanhood, and under which old age may finally repose in peace. The proceeds of an Endowment Policy are likely to be needed, either as insurance, in case of the early death of the insured, or as an endowment in case his life is prolonged, and the benefit takes the form in which time shows it to be most needed. If a man dies young, his family receives it; if he lives to the close of the endowment period, he receives it himself.

O STRANGE, sweet season of upheaving birth, O oft-returning miracle of grace, To whose pure sources once again we trace Love's tides, that yearning beat the strong, self-centered earth! No weight of ages on her swelling breast Can dull the keen delight of opening Spring."

PUT heart in your work, whatever it is. If it be the lowliest, simplest little task, it will be ennobled by your doing it well and cheerfully, and taking real pleasure in it.

I WONDER," said a young lady, "why Hy-men is always represented as carrying a torch," to which her bachelor uncle responded, "To indicate that he always makes it warm for people who marry."

Third Month.

MARCH, 1882.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.	CALENDAR FOR BOSTON, NEW ENGLAND, N. Y. STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI AND CALIFORNIA.			
				Sun Rises	Sun Sets.	Moon Sets.	H. W. Boston	Sun Rises	Sun Sets.	Moon Sets.	H. W. N. Y.	Sun Rises	Sun Sets.	Moon Sets.	Moon South.
				H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
60	1	Wed	President Garfield was inaugurated March 4, 1881; on the following day the "Army and Navy Journal" said: There is only one way to live up to one's income and yet not neglect the duty of making provision for the future. That way is to utilize life insurance. In the New-York Life Insurance Company, at least forty-eight thousand persons have made such provision for their future, trusting the Company with a faith which time has amply justified.	6 36	5 51	4 35	9 9	6 35	5 53	4 31	5 54	6 33	5 54	4 28	10 6
61	2	Thur		6 35	5 52	5 5	9 55	6 34	5 53	5 3	6 41	6 32	5 53	5 0	10 40
62	3	Fri		6 33	5 53	5 33	10 36	6 32	5 54	5 31	7 21	6 30	5 56	5 30	11 31
63	4	Sat		6 31	5 54	rises	11 14	6 30	5 55	rises	7 56	6 29	5 57	rises	morn
64	5	Sun		6 30	5 55	6 51	11 48	6 29	5 56	6 50	8 31	6 27	5 57	6 50	12
65	6	Mon		6 28	5 56	7 49	cv22	6 27	5 57	7 47	9 9	6 26	5 58	7 46	54
66	7	Tues		6 26	5 57	8 49	1 0	6 25	5 58	8 49	9 9	6 24	5 59	8 44	1 36
67	8	Wed		6 25	5 58	9 50	1 38	6 24	5 59	9 47	10 23	6 23	6 0	9 43	2 20
68	9	Thur		6 23	5 59	10 52	2 20	6 22	6 0	10 48	11 2	6 21	6 1	10 44	3 7
69	10	Fri		6 21	6 0	11 52	3 3	6 20	6 1	11 48	11 48	6 20	6 2	11 43	3 50
70	11	Sat		6 20	6 2	morn	3 53	6 19	6 2	12 21	12 21	6 18	6 3	morn	4 47
71	12	Sun		6 18	6 3	52	4 52	6 17	6 3	48	1 39	6 17	6 4	42	5 41
72	13	Mon		6 16	6 4	1 47	5 56	6 16	6 4	1 42	2 42	6 15	6 5	1 37	6 37
73	14	Tues		6 14	6 5	2 37	7 6	6 14	6 5	2 33	3 51	6 13	6 6	7 28	7 34
74	15	Wed		6 13	6 6	3 22	8 14	6 12	6 6	3 19	4 58	6 12	6 6	8 15	8 31
75	16	Thur		6 11	6 7	4 3	9 15	6 11	6 8	4 0	6 1	6 10	6 6	9 57	9 27
76	17	Fri		6 9	6 9	4 39	10 11	6 9	6 9	4 0	6 1	6 9	6 9	4 36	10 23
77	18	Sat		6 7	6 10	5 12	11 2	6 7	6 10	5 12	7 45	6 7	6 10	5 11	11 17
78	19	Sun		6 6	6 11	sets	11 48	6 6	6 11	sets	8 31	6 6	6 11	sets	ev 12
79	20	Mon		6 4	6 12	8 1	morn	6 4	6 12	7 59	9 21	6 4	6 12	7 56	1 6
80	21	Tues		6 4	6 13	9 13	34	6 2	6 13	9 10	10 7	6 3	6 13	9 6	2 1
81	22	Wed		6 0	6 14	10 22	1 21	6 1	6 14	10 18	10 52	6 1	6 14	10 14	2 57
82	23	Thur		5 59	6 15	11 26	2 10	5 59	6 15	11 21	11 44	5 59	6 15	11 16	3 52
83	24	Fri		5 57	6 17	morn	3 0	5 58	6 16	morn	morn	5 58	6 16	morn	4 46
84	25	Sat		5 55	6 18	23	3 52	5 56	6 17	19	38	5 56	6 17	13	5 39
85	26	Sun		5 53	6 19	1 13	4 50	5 54	6 18	1 9	1 37	5 54	6 18	1 4	6 29
86	27	Mon		5 52	6 20	1 56	5 48	5 52	6 19	1 52	2 34	5 53	6 19	1 47	7 17
87	28	Tues		5 50	6 21	2 34	6 45	5 51	6 20	2 30	3 31	5 51	6 19	2 27	8 3
88	29	Wed		5 48	6 22	3 7	7 41	5 49	6 21	3 4	4 26	5 50	6 20	3 1	8 46
89	30	Thur		5 46	6 23	3 34	8 31	5 47	6 22	3 33	5 16	5 48	6 21	3 31	9 29
90	31	Fri		5 44	6 24	4 2	9 17	5 45	6 23	4 1	6 3	5 47	6 22	3 59	10 10

MOON'S PHASES.		BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.		
	D.	H. M.		H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	S.	
Full Moon,	4	7 56	Evening.	7 44	Evening.	7 32	Evening.	7 20	Evening.	1	12 12	28
Last Quarter,	12	4, 44	Evening.	4 32	Evening.	4 20	Evening.	4 18	Evening.	9	12 10	37
New Moon,	19	7 34	Morning.	7 22	Morning.	7 10	Morning.	6 58	Morning.	17	12 8	23
First Quarter,	26	8 49	Morning.	8 37	Morning.	8 25	Morning.	8 13	Morning.	25	12 5	59



A MEMBER OF THE LIFE-SAVING SERVICE.

EVERY one ought to save up money at some time of life. Ordinarily a man ought to save in his early manhood. It is a shame for a young man to spend his whole income upon himself. He may have others dependent on him, so that he is thereby prevented from saving money, and in such cases all honor to him if he acknowledges the claim of their weakness upon his strength. It will teach him the value of money, and keep him from wasting it upon things that bring no real and permanent good. Do you think the amount you can invest is too small to amount to anything? Consider life and endowment insurance. For young men the rates are low, and a policy is a good investment. The five or ten dollars per month, that seems so small a sum to put at interest, will pay premiums on a policy for a small fortune, payable to you in

cash fifteen or twenty years from now. Of course, it's of no use to talk to you at present about what you will need when you get married, but you will probably acknowledge that \$2000, payable to yourself at age thirty-five or forty, would be worth thinking of. Think of it at once, and secure it by an endowment policy in the NEW-YORK LIFE.

THE true wealth of a community lies in the integrity of its citizens, and its chief honor arises from the possession of great and true men.

A GOOD-NATURED traveler fell asleep in a train and was carried beyond his destination. "Pretty good joke, isn't it?" said a fellow-passenger. "Yes, but carried a little too far," was the rejoinder.

Fourth Month.

APRIL, 1882.

Thirty Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.	CALENDAR FOR BOSTON, NEW ENGLAND N. Y. STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI AND CALIFORNIA.			
				Sun Rises	Sun Sets.	Moon Sets.	H. W. Boston	Sun Rises	Sun Sets.	Moon Sets.	H. W. N. Y.	Sun Rises	Sun Sets.	Moon Sets.	Moon South.
91	1	Sat	<p>During the month of April, 1881, the New-York Life Insurance Company paid 53 death-claims on the lives of 45 persons. The whole amount paid was \$185,402.00, an average of over \$4100 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$71,306.76, an average of less than \$1600 to each family. The gain to the families of the deceased was, therefore, \$114,095.24, an average of over \$2500 each. For each \$100 paid to the Company, they received \$260.00.</p>	H. M.	H.M.	H. M.	H. M.	H. M.	H.M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
92	2	Sun		5 43	6 25	4 28	9 58	5 44	6 24	4 27	6 44	5 46	6 23	4 27	10 52
93	3	Mon		5 41	6 27	4 53	10 39	5 42	6 26	4 54	7 24	5 44	6 24	4 55	11 34
94	4	Tues		5 40	6 28	rises	11 17	5 41	6 27	rises	7 59	5 42	6 25	rises	morn
95	5	Wed		5 38	6 29	7 42	11 54	5 39	6 28	7 39	8 37	5 41	6 26	7 36	18
96	6	Thur		5 36	6 30	8 46	ev 32	5 37	6 29	8 42	9 19	5 39	6 27	8 38	1 4
97	7	Fri		5 35	6 31	9 47	1 13	5 36	6 30	9 42	10 0	5 37	6 28	9 38	1 53
98	8	Sat		5 33	6 32	10 45	1 59	5 34	6 31	10 41	10 41	5 36	6 29	10 36	2 44
99	9	Sun		5 31	6 33	11 42	2 47	5 33	6 32	11 37	11 29	5 34	6 30	11 32	3 37
100	10	Mon		5 30	6 34	morn	3 38	5 31	6 33	morn	ev 24	5 33	6 31	morn	4 32
101	11	Tues		5 28	6 36	33	4 37	5 30	6 34	ev 24	2 24	5 31	6 32	24	5 28
102	12	Wed		5 26	6 37	1 19	5 41	5 28	6 35	1 15	2 27	5 30	6 33	1 11	6 23
103	13	Thur		5 25	6 38	1 58	6 45	5 26	6 36	1 55	3 31	5 28	6 34	1 52	7 17
104	14	Fri		5 23	6 39	2 33	7 51	5 25	6 37	2 31	4 36	5 27	6 35	2 29	8 11
105	15	Sat		5 21	6 40	3 9	8 51	5 24	6 38	3 8	5 36	5 25	6 36	3 7	9 4
106	16	Sun		5 20	6 41	3 41	9 46	5 22	6 39	3 41	6 32	5 24	6 37	3 41	9 57
107	17	Mon		5 18	6 42	4 14	10 37	5 20	6 40	4 15	7 22	5 23	6 38	4 17	10 50
108	18	Tues		5 16	6 43	4 56	11 30	5 19	6 41	4 58	8 13	5 21	6 39	5 1	11 50
109	19	Wed		5 15	6 45	sets	morn	5 17	6 42	sets	8 56	5 20	6 40	sets	ev 40
110	20	Thur		5 13	6 46	9 6	1 0	5 16	6 43	9 2	9 47	5 18	6 41	8 57	1 37
111	21	Fri		5 12	6 47	10 9	1 10	5 14	6 44	10 4	10 33	5 17	6 42	9 59	2 33
112	22	Sat		5 10	6 48	11 3	1 49	5 13	6 45	10 59	11 20	5 16	6 42	10 54	3 28
113	23	Sun		5 9	6 49	11 51	2 38	5 11	6 46	11 46	morn	5 14	6 43	11 41	4 20
114	24	Mon		5 7	6 50	morn	3 27	5 10	6 47	morn	12	5 13	6 44	morn	5 10
115	25	Tues		5 6	6 51	31	4 18	5 8	6 48	27	1 5	5 11	6 45	23	5 57
116	26	Wed		5 4	6 52	1 6	5 10	5 7	6 49	1 2	1 56	5 10	6 46	59	6 42
117	27	Thur		5 3	6 53	1 36	6 4	5 6	6 50	1 34	2 50	5 9	6 47	1 31	7 25
118	28	Fri		5 1	6 55	2 4	6 57	5 4	6 51	2 2	3 42	5 8	6 48	2 1	8 7
119	29	Sat		5 0	6 56	2 30	7 46	5 3	6 52	2 29	4 30	5 6	6 49	2 29	8 48
120	30	Sun		4 58	6 57	2 53	8 33	5 2	6 53	2 54	5 18	5 5	6 50	2 54	9 30
			4 57	6 58	3 21	9 18	5 0	6 55	3 23	6 04	5 4	6 51	3 24	10 14	

MOON'S PHASES.	D.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.		
		H. M.		H. M.		H. M.		H. M.		D.	H. M.	S.
Full Moon,	3	1 3	Evening.	0 51	Evening.	0 39	Evening.	0 27	Evening.	1	12	3 50
Last Quarter,	11	1 46	Morning.	1 34	Morning.	1 22	Morning.	1 10	Morning.	9	12	1 30
New Moon,	17	4 54	Evening.	4 42	Evening.	4 30	Evening.	4 18	Evening.	17	11	59 27
First Quarter,	25	2 12	Morning.	2 0	Morning.	1 48	Morning.	1 36	Morning.	25	11	57 50



MILKING-TIME.

“OF all the methods that have been devised by man for providing against the ordinary contingencies of life, there is none which, for immediate efficacy, can be compared with Life Insurance. The saving of actual money or its equivalent is always wise, and in many cases one of the first duties; but, in the vast majority of instances, saving is a very slow process, and in the meantime there is no guarantee that time will be allowed for its accomplishment. *The great advantage of Life Insurance is that it furnishes the needed provision from the very beginning.*”—*The Christian at Work.*

FALSE friends are like our shadow—keeping close to us while we walk in the sunshine, but leaving us the instant we cross into the shade.

EVERY failure is a step to success; every detection of what is false directs toward what is true; every trial exhausts some tempting form of error. Not only so, but scarcely any attempt is entirely a failure; scarcely any theory, the result of steady thought, is altogether false; no tempting form of error is without some latent charm derived from truth.—*Whewell.*

A PROMISE is a just debt, which you must take care to pay, for honor and honesty are the security.

“OH, dear!” exclaimed Edith to her doll, “I do wish you would sit still. I never saw such an uneasy thing in all my life. Why don’t you act like grown folks and be still and stupid for a while?”

Fifth Month.

MAY, 1882.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.				CALENDAR FOR BOSTON, NEW ENGLAND, N. Y. STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH., CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI AND CALIFORNIA.															
			Sun Rises	Sun Sets.	Moon Sets.	H. W. Boston	Sun Rises	Sun Sets.	Moon Sets.	H. W. N. Y.	Sun Rises	Sun Sets.	Moon Sets.	Moon South.	Sun Rises	Sun Sets.	Moon Sets.	Moon South.												
			H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.												
121	1	Mon	<p>During the month of May, 1881, the New-York Life Insurance Company paid 54 death-claims on the lives of 49 persons. The whole amount paid was \$193,865.00, an average of over \$3900 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$67,223.54, an average of less than \$1400 to each family. The gain to the families of the deceased was, therefore, \$126,641.46, an average of over \$2500 each. For each \$100 paid to the Company, they received \$288.41.</p>																											
122	2	Tues																	4 56	7 0	3 49	10 2	4 59	6 56	3 51	6 48	5 2	6 52	3 54	10 50
123	3	Wed																	4 54	7 1	4 18	10 46	4 58	6 57	4 21	7 30	5 1	6 53	4 24	11 48
124	4	Thur																	4 53	7 2	rises	11 28	4 56	6 58	rises	8 11	5 0	6 54	rises	morn
125	5	Fri																	4 52	7 3	8 39	ev. 9	4 55	6 59	8 34	9 5	4 59	6 55	8 29	39
126	6	Sat																	4 49	7 4	9 37	50	4 54	7 0	9 32	9 42	4 58	6 56	9 27	1 32
127	7	Mon																	4 49	7 5	10 30	1 43	4 53	7 1	10 25	10 27	4 57	6 57	10 20	2 27
128	8	Tues																	4 48	7 6	11 16	2 33	4 52	7 2	11 12	11 16	4 55	6 58	11 08	3 23
129	9	Wed																	4 47	7 7	11 59	3 26	4 51	7 3	11 56	ev 11	4 54	6 59	11 52	4 19
130	10	Thur																	4 46	7 8	morn	4 21	4 49	7 4	morn	1 8	4 53	7 0	morn	5 13
131	11	Fri																	4 44	7 9	36	5 19	4 47	7 5	33	2 7	4 52	7 1	31	6 6
132	12	Sat																	4 43	7 10	1 9	6 23	4 46	7 6	1 8	3 9	4 51	7 2	1 6	6 58
133	13	Mon																	4 42	7 11	2 1	7 24	4 46	7 7	2 1	4 9	4 50	7 2	2 0	7 49
134	14	Tues																	4 41	7 12	2 13	8 26	4 45	7 8	2 14	5 11	4 49	7 3	2 15	8 41
135	15	Wed																	4 40	7 13	2 46	9 21	4 44	7 9	2 48	6 7	4 49	7 4	2 50	9 33
136	16	Thur																	4 39	7 14	3 23	10 15	4 43	7 10	3 26	7 1	4 48	7 5	3 29	10 27
137	17	Fri																	4 38	7 15	4 11	11 7	4 42	7 11	4 7	7 50	4 47	7 6	4 11	11 22
138	18	Sat																	4 37	7 16	sets	11 54	4 41	7 12	sets	8 37	4 46	7 7	sets	ev 18
139	19	Mon																	4 36	7 17	8 50	morn	4 40	7 13	8 45	9 26	4 45	7 8	8 40	1 14
140	20	Tues																	4 35	7 18	9 41	40	4 39	7 14	9 36	10 11	4 44	7 9	9 31	2 0
141	21	Wed																	4 34	7 19	10 25	1 26	4 38	7 15	10 21	10 55	4 43	7 10	10 17	3 0
142	22	Thur																	4 33	7 20	10 58	2 13	4 37	7 16	10 55	11 41	4 43	7 10	10 51	3 49
143	23	Fri																	4 32	7 21	11 35	2 57	4 37	7 17	11 33	morn	4 42	7 11	11 30	4 36
144	24	Sat																	4 31	7 22	morn	3 42	4 36	7 18	morn	2 8	4 41	7 12	morn	5 20
145	25	Mon																	4 31	7 23	4	4 28	4 36	7 19	2	1 15	4 41	7 13	1	6 2
146	26	Tues																	4 30	7 24	31	5 15	4 35	7 20	30	2 1	4 40	7 14	29	6 44
147	27	Wed																	4 29	7 25	57	6 6	4 34	7 20	57	2 52	4 39	7 14	57	7 25
148	28	Thur																	4 29	7 26	1 22	6 57	4 34	7 21	1 23	3 42	4 39	7 15	1 24	8 8
149	29	Fri																	4 28	7 27	1 48	7 48	4 33	7 22	1 50	4 33	4 38	7 16	1 52	8 52
150	30	Sat																	4 27	7 28	2 19	8 38	4 32	7 23	2 21	5 23	4 38	7 17	2 24	9 39
151	31	Mon																	4 27	7 28	2 51	9 28	4 32	7 23	2 54	6 14	4 37	7 17	2 53	10 29
		Tues	4 26	7 29	3 29	10 17	4 31	7 24	3 33	7 13	4 37	7 18	3 38	11 23																

MOON'S PHASES.		BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.		
	D.	H. M.		H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	S.	
Full Moon,	- 3	3 47 Morning.	3 35 Morning.	3 23 Morning.	3 11 Morning.	3 11 Morning.	3 11 Morning.	3 11 Morning.	1	11 56	56	
Last Quarter,	10	7 51 Morning.	7 39 Morning.	7 27 Morning.	7 15 Morning.	7 15 Morning.	7 15 Morning.	7 15 Morning.	9	11 56	14	
New Moon,	17	2 49 Morning.	2 37 Morning.	2 25 Morning.	2 13 Morning.	2 13 Morning.	2 13 Morning.	2 13 Morning.	17	11 56	10	
First Quarter,	24	7 57 Evening.	7 45 Evening.	7 33 Evening.	7 21 Evening.	7 21 Evening.	7 21 Evening.	7 21 Evening.	25	11 56	42	



A HUNGRY FAMILY.

It is not good to be angry even with those who may seem with malicious intent to assail our most cherished beliefs. A few burning weeds may produce smoke enough to hide the stars, but the stars are shining all the same. It is not wise to vex and weary ourselves by angry denunciations of the smoke, which will soon pass off without our labor.

WHETHER we view life insurance as a protection for the family or for the estate, it is a thing that, once entered upon, in most cases ought to be continued to the end first contemplated. The interests it protects are so precious, and the fact that *present appearances and prospects are always liable to deceive*, make *continuous insurance* the only safe course. Men who die in the prime of life usually die of diseases or

accidents which come suddenly and without warning; and the uncertainty of riches is proverbial. Who has not seen the strong man cut down in his strength, and fortunes vanish in a day? What has been shall be again, to the end of time.

MANY a sweetly formed mouth has been disfigured and made hideous by the fiery tongue with it in.

"OH, dear!" exclaimed a young lady entering a public hall the other evening, "what a dreadful odor of carbureted hydrogen!" "Mum?" said the janitor, with a puzzled countenance. "The smell of the carbureted hydrogen," she explained. "That's no kind o' gin, mum," replied the janitor; "that's garss; the pipes are leakin', mum."

Sixth Month.

JUNE, 1882.

Thirty Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.	CALENDAR FOR BOSTON, NEW ENGLAND, N. Y. STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI AND CALIFORNIA.				
				Sun Rises	Sun Sets.	Moon Rises	H. W. Boston	Sun Rises	Sun Sets.	Moon Rises	H. W. N. Y.	Sun Rises	Sun Sets	Moon Rises	Moon South.	
152	1	Thur	<p>The month of June, 1881, is memorable on account of its disastrous storms, involving destruction of property; the month of June, 1880, was characterized by fiery heat, and repeated disasters on land and water, involving the loss of many lives. The loss of property is unpleasant, the loss of friends is painful, the loss of both at the same time is often distressing in the extreme. It should be provided against by life insurance. Insurance cannot save life, but it will save what remains of the broken home, and will prevent death from bringing financial ruin upon all.</p>	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	
153	2	Fri		4 25 7 30	rises	11 6	4 31 7 24	rises	7 50	4 36 7 19	rises	morn				
154	3	Sat		4 25 7 30	8 13	11 54	4 30 7 25	8 9	8 37	4 36 7 19	8 4	18				
155	4	Sun		4 25 7 31	9 16	ev 41	4 30 7 26	9 11	9 27	4 36 7 20	9 7	15				
156	5	Mon		4 24 7 32	10 0	1 31	4 30 7 26	9 56	10 16	4 35 7 21	9 53	2 13				
157	6	Tues		4 24 7 32	10 39	2 20	4 29 7 27	10 36	11 3	4 35 7 21	10 33	3 9				
158	7	Wed		4 24 7 33	11 11	3 10	4 29 7 28	11 10	11 55	4 35 7 22	11 8	4 3				
159	8	Thur		4 23 7 33	11 36	4 1	4 29 7 28	11 36	ev 48	4 34 7 23	11 37	4 55				
160	9	Fri		4 23 7 34	morn	4 57	4 29 7 29	morn	1 44	4 34 7 23	morn	5 46				
161	10	Sat		4 23 7 35	16 5 50	4 28 7 30	16	2 42	4 34 7 24	17	6 37					
162	11	Sun		4 23 7 36	49 7 0	4 28 7 30	49	3 45	4 34 7 24	50	7 28					
163	12	Mon		4 22 7 36	1 21 8 0	4 28 7 31	1 24	4 45	4 34 7 25	1 27	8 20					
164	13	Tues		4 22 7 37	1 59 9 1	4 28 7 31	2 2	5 46	4 34 7 25	2 6	9 13					
165	14	Wed		4 22 7 37	2 42 9 56	4 28 7 32	2 46	6 42	4 34 7 26	2 51	10 8					
166	15	Thur		4 22 7 38	3 29 10 50	4 28 7 32	3 34	7 34	4 34 7 26	3 39	11 3					
167	16	Fri		4 22 7 38	4 1 11 35	4 28 7 32	4 26	8 17	4 34 7 26	4 31	11 57					
168	17	Sat		4 22 7 38	sets	morn	4 28 7 33	sets	9 6	4 34 7 27	sets	ev 50				
169	18	Sun		4 22 7 39	9 0 20	4 28 7 33	8 56	9 49	4 34 7 27	8 52	1 41					
170	19	Mon		4 22 7 39	9 35 1 3	4 28 7 33	9 32	10 29	4 34 7 28	9 28	2 29					
171	20	Tues		4 22 7 39	10 6 1 45	4 28 7 34	10 4	11 8	4 34 7 28	10 1	3 14					
172	21	Wed		4 23 7 40	10 33 2 25	4 29 7 34	10 32	11 49	4 34 7 28	10 30	3 57					
173	22	Thur		4 23 7 40	10 59 3 4	4 29 7 34	10 58	morn	4 34 7 28	10 58	4 39					
174	23	Fri		4 23 7 40	11 25 3 45	4 29 7 34	11 26	3 1	4 35 7 28	11 26	5 21					
175	24	Sat		4 23 7 40	11 49 4 29	4 29 7 34	11 51	1 16	4 35 7 29	11 52	6 2					
176	25	Sun		4 23 7 40	morn	5 15	4 29 7 35	morn	2 1	4 35 7 29	morn	6 45				
177	26	Mon		4 24 7 41	17 6 7 3	4 30 7 35	19	2 53	4 35 7 29	22	7 31					
178	27	Tues		4 24 7 41	50 7 3	4 30 7 35	53	3 43	4 36 7 29	56	8 19					
179	28	Wed		4 24 7 41	1 24 7 59	4 30 7 35	1 28	4 45	4 36 7 29	1 32	9 10					
180	29	Thur		1 25 7 40	2 5 8 58	4 29 7 35	2 10	5 43	4 37 7 29	2 15	10 5					
181	30	Fri		4 25 7 40	2 56 9 54	4 29 7 35	3 0	6 40	4 37 7 29	3 5	11 2					
181	30	Fri	4 26 7 40	3 54 10 49	4 29 7 35	3 58	7 33	4 37 7 29	4 3	12 0						

MOON'S PHASES.		BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.		
	D.	H. M.		H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	S.	
Full Moon,	1	3 49	Evening.	3 37	Evening.	3 25	Evening.	3 13	Evening.	1	11 57	34
Last Quarter,	8	0 26	Evening.	0 14	Evening.	0 2	Evening.	11 50	Morning.	9	11 58	58
New Moon,	15	1 49	Evening.	1 37	Evening.	1 25	Evening.	1 13	Evening.	17	12 0	38
First Quarter,	23	1 17	Evening.	1 5	Evening.	0 53	Evening.	0 41	Evening.	25	12 2	22



IN YOUTH'S BRIGHT MORNING.

AS THE man of pleasure, by a vain attempt to be more happy than any man can be, is often more miserable than most men are, so the skeptic, in a vain attempt to be wise beyond what is permitted to man, plunges into a darkness more deplorable and a blindness more incurable than that of the common herd, whom he despises and would fain instruct. For, the more precious the gift the more pernicious ever will be the abuse of it, as the most powerful medicines are the most dangerous if misapplied, and no error is so remediless as that which arises, not from the exclusion of wisdom, but from its perversion.

SILENCE is generally safe, and generally prudent, but there are times when it is disgraceful to be silent.

IF experience teaches anything concerning the duty of a man who has insured his life, it is *keep up your policy*. Not only is it true that you might not be able to get another one should you drop the one you have, but continuous insurance is always cheaper and safer than intermittent insurance. You cannot reap the full benefit of your contract except by completing it. The premium rates are graded according to the age at the time of insuring, being lower for younger men. Therefore, the man who has a policy and gives it up, expecting to insure again, must run two risks and submit to one certain loss, viz.: the risk of dying before applying for new insurance, and the risk of being rejected when he does apply, and the certainty of having to pay higher premium rates. *Better live with insurance than die without it!*

Seventh Month.

JULY, 1882.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.	CALENDAR FOR BOSTON, NEW ENGLAND, N. Y. STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI AND CALIFORNIA.			
				Sun Rises	Sun Sets	Moon Rises	H. W. Boston	Sun Rises	Sun Sets	Moon Rises	H. W. N. Y.	Sun Rises	Sun Sets	Moon Rises	Moon South.
182	1	Sat	<p>"Independence Day" comes in July this year. There is sure to be much powder burned, and, in all probability, some lives will be lost. One does not need to be a prophet to know that. Yet, probably no one goes to a celebration with the thought that that day will be his last. But death comes unexpectedly, not only to those who die from accident but to nearly every one, so that whatever preparation is to be made for it must usually be made when it seems afar off. If you are going to die insured you must insure while you are in good health. July 1st is a good day.</p>	4 26	7 40	rises	11 38	4 32	7 35	rises	8 20	4 38	7 29	rises	morn
183	2	Sun		4 26	7 40	8 36	ev 26	4 32	7 35	8 33	9 13	4 38	7 29	8 30	5 8
184	3	Mon		4 27	7 40	9 14	1 15	4 33	7 34	9 12	10 1	4 39	7 29	9 10	1 55
185	4	Tues		4 28	7 40	9 48	2 5	4 33	7 34	9 47	10 47	4 39	7 28	9 46	2 50
186	5	Wed		4 29	7 39	10 19	2 51	4 34	7 34	10 19	11 35	4 40	7 28	10 19	3 43
187	6	Thur		4 29	7 39	10 51	3 40	4 35	7 34	10 53	ev 26	4 41	7 28	10 54	4 34
188	7	Fri		4 30	7 39	11 34	4 35	4 35	7 33	11 37	1 22	4 41	7 28	11 39	5 26
189	8	Sat		4 30	7 38	12 0	5 33	4 36	7 33	morn 2 19	4 42	7 27	morn	6 17	6 27
190	9	Sun		4 31	7 38	morn	6 37	4 37	7 33	3 3 23	4 42	7 27	7	7 9	7 9
191	10	Mon		4 32	7 38	40	7 41	4 37	7 32	4 5 46	4 42	7 27	49	8 3	8 3
192	11	Tues		4 33	7 37	1 26	8 44	4 38	7 32	1 30 5 29	4 44	7 26	1 35	8 57	8 57
193	12	Wed		4 33	7 37	2 15	9 40	4 39	7 31	2 20 6 26	4 44	7 26	2 25	9 51	9 51
194	13	Thur		4 33	7 37	3 9	10 30	4 39	7 31	3 14 7 15	4 45	7 26	3 19	10 43	10 43
195	14	Fri		4 35	7 36	4 6	11 17	4 40	7 30	4 11 5 59	4 46	7 25	4 15	11 34	11 34
196	15	Sat		4 36	7 35	sets	11 58	4 41	7 30	sets 8 43	4 46	7 24	sets	ev 23	ev 23
197	16	Sun		4 37	7 34	8 6	morn	4 42	7 29	8 4 9 21	4 47	7 24	8 1	1 9	1 9
198	17	Mon		4 37	7 34	8 35	35	4 43	7 29	8 34 10 0	4 48	7 23	8 32	1 53	1 53
199	18	Tues		4 38	7 33	9 2	1 13	4 44	7 28	9 1 10 36	4 49	7 23	9	2 37	2 37
200	19	Wed		4 39	7 32	9 27	1 58	4 44	7 27	9 27 11 11	4 51	7 22	9 27	3 16	3 16
201	20	Thur		4 40	7 31	9 54	2 28	4 45	7 26	9 55 11 51	4 52	7 21	9 56	3 59	3 59
202	21	Fri		4 41	7 30	10 20	3 6	4 46	7 26	10 23 morn	4 52	7 21	10 24	4 41	4 41
203	22	Sat		4 42	7 30	10 51	3 47	4 47	7 25	10 54 3 3	4 53	7 20	10 57	5 24	5 24
204	23	Sun		4 43	7 29	11 22	4 33	4 48	7 24	11 25 1 20	4 53	7 19	11 29	6 10	6 10
205	24	Mon		4 44	7 28	11 59	5 26	4 48	7 23	morn 2 12	4 54	7 18	morn	6 59	6 59
206	25	Tues		4 45	7 27	morn	6 24	4 49	7 23	3 3 10	4 55	7 18	8	7 51	7 51
207	26	Wed		4 46	7 26	44	7 26	4 50	7 22	49 4 12	4 56	7 17	54	8 46	8 46
208	27	Thur		4 47	7 25	1 37	8 31	4 51	7 21	1 41 5 16	4 57	7 16	1 46	9 43	9 43
209	28	Fri		4 48	7 24	2 38	9 31	4 52	7 20	2 42 6 18	4 58	7 15	2 47	10 40	10 40
210	29	Sat		4 49	7 23	3 46	10 29	4 53	7 19	3 50 7 14	4 58	7 14	3 54	11 42	11 42
211	30	Sun		4 50	7 22	rises	11 20	4 54	7 18	rises 8 3	4 59	7 13	rises	12 37	12 37
212	31	Mon		4 51	7 21	7 55	ev 10	4 55	7 17	7 54 8 55	4 59	7 12	7 52	1 30	1 30

	MOON'S PHASES.		BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.				
	D.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	H. M.	S.			
Full Moon,	1	24	Morning.	1	12	Morning.	1	0	Morning.	0	48	Morning.	1	12	3 34
Last Quarter,	7	5	Evening.	4	56	Evening.	4	44	Evening.	4	32	Evening.	9	12	4 56
New Moon,	15	2	Morning.	2	5	Morning.	1	53	Morning.	1	41	Morning.	17	12	5 53
First Quarter,	23	5	Morning.	5	21	Morning.	5	9	Morning.	4	57	Morning.	25	12	6 15
Full Moon,	30	9	Morning.	9	6	Morning.	8	54	Morning.	8	42	Morning.	31	12	6 7



MENDING THE NET.

WE are accustomed to regard it as the ordinary course of nature that a man should live to the age of threescore years or more, yet not one-half of those born into the world do so. Of those who live to the age of ten, not quite one-half reach the age of sixty-five. Of those who live to be thirty, at which age we may suppose most have families dependent upon them, *more than one-thirteenth die before they reach forty, and more than one-sixth before they reach fifty.* That a man with a dependant family should be anxious to provide for them against so obvious a danger is not strange. Life insurance saves all that can be saved from the ruins of such broken homes, and prevents the death of one from blighting the future of all.

NEVER try to read when it is laborious; the memory will not retain it.

THE NEW-YORK LIFE INSURANCE COMPANY has long been a prominent exemplar of what life insurance may be and do when properly conducted. It has passed unshaken through two wars and great financial crises, and is now larger, stronger, and better equipped in experience and facilities than ever before. Its assets have more than doubled during the past eight years. This vigor and vitality shows that age brings to this Company what it takes from men. It has grown solidly, from its original position as one of the pioneers, combining progressiveness with caution, liberality with justice, equity with firmness, and the highest reputation with the corresponding character."—*Brooklyn Union-Argus, February 15, 1881.*

JOSH BILLINGS has found one thing that money cannot buy, and that is the wag of a dog's tail. It is an honest expression of opinion on the part of the dog.

Eighth Month

AUGUST, 1882.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.	CALENDAR FOR BOSTON, NEW ENGLAND, N. Y. STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI AND CALIFORNIA.			
				Sun Rises	Sun Sets.	Moon Rises	H. W. Boston	Sun Rises	Sun Sets.	Moon Rises	H. W. N. Y.	Sun Rises	Sun Sets.	Moon Rises	Moon South.
213	1	Tues	<p>August is a bad month not to be insured in. Long-continued heat brings about a condition of the atmosphere conducive to fevers, and diseases of the bowels. It is a long month, too—longer than it used to be—and "dog-days" every one. Julius added a day to it when he reformed the calendar, and Augustus gave it another for its name, robbing poor February in order to do it. The only advantage to us is that there are more days in August in which we may insure our lives. But there are more in which to die, also. Therefore insure, and fear not.</p>	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
214	2	Wed		4 52	7 20	8 20	ev 56	4 56	7 16	8 19	9 42	5 0	7 11	8 19	1 32
215	3	Thur		4 53	7 18	8 54	1 42	4 57	7 14	8 54	10 26	5 1	7 10	8 55	2 26
216	4	Fri		4 54	7 17	9 27	2 31	4 58	7 13	9 29	11 14	5 2	7 9	9 31	3 20
217	5	Sat		4 53	7 16	10 2	3 20	4 59	7 12	10 5	ev. 5	5 3	7 8	10 8	4 13
218	6	S		4 56	7 15	10 42	4 12	5 0	7 11	10 45	1 0	5 4	7 7	10 49	5 6
219	7	Mon		4 57	7 14	11 25	5 12	5 1	7 10	11 30	1 58	5 5	7 6	11 34	5 59
220	8	Tues		4 58	7 12	morn	6 15	5 2	7 9	morn	3 4	5 6	7 5	morn	6 53
221	9	Wed		4 59	7 11	13	7 22	5 3	7 7	18	4	5 6	7 4	23	7 47
222	10	Thur		5 0	7 10	1 6	8 25	5 4	7 6	1 10	5 10	5 7	7 2	1 15	8 40
223	11	Fri		5 1	7 8	2 0	9 19	5 5	7 5	2 5	6 5	5 8	7 1	2 10	9 31
224	12	Sat		5 2	7 7	3 9	10 8	5 6	7 4	3 13	6 54	5 9	7 0	3 17	10 20
225	13	S		5 3	7 6	3 57	10 53	5 7	7 2	4 0	7 36	5 10	6 59	4 4	11 6
226	14	Mon		5 4	7 4	4 55	11 21	5 8	7 1	4 58	8 14	5 11	6 58	5 4	11 51
227	15	Tues		5 5	7 3	sets	morn	5 9	7 0	sets	8 52	5 12	6 56	sets	ev 34
228	16	Wed		5 6	7 1	7 31	7	5 10	6 58	7 31	9 27	5 13	6 54	7 31	1 15
229	17	Thur		5 7	7 0	7 58	4 1	5 11	6 57	7 59	10 3	5 14	6 53	8 0	1 57
230	18	Fri		5 8	6 58	8 23	1 17	5 12	6 55	8 25	10 37	5 15	6 52	8 26	2 38
231	19	Sat		5 10	6 57	8 52	1 53	5 13	6 54	8 54	11 15	5 16	6 51	8 57	3 21
232	20	S		5 11	6 55	9 22	2 32	5 14	6 53	9 26	11 57	5 17	6 50	9 29	4 5
233	21	Mon		5 12	6 54	9 57	3 12	5 15	6 51	10 1	morn	5 17	6 48	10 5	4 52
234	22	Tues		5 13	6 52	10 38	3 58	5 16	6 50	10 42	4 4	5 18	6 47	10 47	5 48
235	23	Wed		5 14	6 51	11 26	4 52	5 17	6 48	11 31	1 39	5 19	6 45	11 36	6 34
236	24	Thur		5 15	6 49	morn	5 53	5 17	6 47	morn	2 39	5 20	6 44	morn	7 28
237	25	Fri		5 16	6 48	20	7 0	5 18	6 45	20	3 45	5 21	6 43	30	8 25
238	26	Sat		5 17	6 46	1 24	8 8	5 19	6 44	1 28	4 55	5 22	6 41	1 33	9 22
239	27	S		5 18	6 44	2 34	9 10	5 20	6 42	2 37	5 52	5 23	6 40	2 41	10 10
240	28	Mon		5 19	6 43	3 47	10 7	5 21	6 41	3 50	6 53	5 24	6 38	3 53	11 16
241	29	Tues		5 20	6 41	rises	11 1	5 22	6 39	rises	7 44	5 25	6 37	rises	morn
242	30	Wed		5 21	6 39	6 51	11 48	5 23	6 37	6 51	8 31	5 26	6 35	6 51	1 2
243	31	Thur		5 22	6 38	7 25	ev 35	5 24	6 36	7 26	9 21	5 26	6 34	7 28	1 17
			5 23	6 36	8 1	1 22	5 25	6 34	8 10	10 8	5 27	6 32	8 6	2 2	

MOON'S PHASES.		BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.	
	D.	H. M.		H. M.		H. M.		H. M.		D.	H. M. S.
Last Quarter,	5	11 29	Evening.	11 17	Evening.	11 5	Evening.	10 53	Evening.	1	12 6 4
New Moon,	13	4 26	Evening.	4 14	Evening.	4 2	Evening.	3 50	Evening.	9	12 5 15
First Quarter,	21	8 11	Evening.	7 59	Evening.	7 47	Evening.	7 35	Evening.	17	12 3 50
Full Moon,	28	4 35	Evening.	4 23	Evening.	4 11	Evening.	3 59	Evening.	25	12 1 53



BE true to yourself for that which you recognize as right; be ready, not merely to die for it, for that is easy; but to live for it, and that is almost always difficult.

THIS is the way the *Insurance Age* puts it: "The meanest of all men is he who makes a pretense of loving a woman; deprives her of all other chances in the world by appropriating her to himself; sees her youth and beauty expand in his service; sees her become the mother of his children, and refuses to secure her, by life insurance, the provision she might have saved from the wages of a hired servant!" Pretty strong, isn't it?—especially the latter part. But it is only *strong* in proportion as it is *true*, and it will not hurt any one to whom it does not apply. If any one feels in danger, the NEW-

YORK LIFE will sell him a complete suit of armor warranted proof against all such gibes and taunts.

SCENE.—The river's bank. Spectator concealed behind tree, watching angler: "I've been watching that fellow fishing for the last four hours, and he hasn't had even a bite in that period. He must have the patience of Job!"

LITTLE Pearl sat thoughtfully regarding a long row of dolls before her, her tiny head harassed by all the care of a large and varied family. "Mamma," she said at last, "I can't ever be really married; it is so much trouble to take care of children. I don't know what I should do if it weren't that I'm going to marry off my eldest doll to my toy elephant."—*Boston Courier*.

Ninth Month.

SEPTEMBER, 1882.

Thirty Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.	CALENDAR FOR BOSTON, NEW ENGLAND, N. Y. STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI AND CALIFORNIA.			
				Sun Rises	Sun Sets	Moon Rises	H. W. Boston	Sun Rises	Sun Sets	Moon Rises	H. W. N. Y.	Sun Rises	Sun Sets	Moon Rises	Moon South.
244	1	Fri	<p>In September the waning heat of summer and the advancing cold of winter meet, and, for a season, fraternize. Night and day become of equal duration. It is a good time to live—a time of the golden mean in temperature and light and labor and expectation. Not all we hoped in spring has been realized, not all we feared has come to pass. So life insurance equalizes the comforts of early and later days. It takes away money now that it may save from poverty in days to come. We have a little less now that our families may have much more when we die.</p>	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
245	2	Sat		5 24	6 35	8 40	2 10	5 26	6 33	8 43	10 52	5 28	6 31	8 47	2 57
246	3	Sun		5 26	6 33	9 34	3 0	5 27	6 31	9 38	11 44	5 29	6 29	9 42	3 52
247	4	Mon		5 27	6 31	10 11	3 54	5 28	6 29	10 15	12 40	5 30	6 28	10 20	4 48
248	5	Tues		5 28	6 29	11 2	4 53	5 29	6 28	11 7	1 40	5 31	6 26	11 12	5 42
249	6	Wed		5 29	6 28	11 57	5 55	5 30	6 26	morn	2 41	5 32	6 25	morn	6 36
250	7	Thur		5 30	6 26	morn	7 0	5 31	6 25	2	3 45	5 33	6 23	7	7 28
251	8	Fri		5 31	6 24	54	7 57	5 32	6 23	58	4 42	5 34	6 22	1	8 17
252	9	Sat		5 32	6 22	1 52	8 51	5 33	6 21	1 55	5 36	5 35	6 21	1	8 9
253	10	Sun		5 33	6 21	2 50	9 38	5 34	6 20	2 52	6 24	5 35	6 20	2	8 59
254	11	Mon		5 34	6 19	3 46	10 26	5 35	6 18	3 48	7 6	5 36	6 18	3	9 32
255	12	Tues		5 35	6 17	4 46	11 0	5 36	6 16	4 47	7 43	5 37	6 17	4	10 15
256	13	Wed		5 36	6 15	5 42	11 34	5 37	6 15	5 42	8 16	5 38	6 15	5	11 56
257	14	Thur		5 37	6 14	sets	morn	5 38	6 13	sets	8 55	5 39	6 14	sets	13 38
258	15	Fri		5 38	6 12	6 56	10	5 39	6 11	6 58	9 32	5 40	6 12	7	0 20
259	16	Sat		5 39	6 10	7 24	46	5 40	6 9	7 27	10 10	5 41	6 10	7	20 2 4
260	17	Sun		5 40	6 8	7 58	1 24	5 41	6 8	8 2	10 46	5 42	6 9	8	5 2 49
261	18	Mon		5 41	6 7	8 37	2 4	5 42	6 6	8 41	11 29	5 43	6 7	8	46 3 37
262	19	Tues		5 43	6 5	9 22	2 47	5 43	6 4	9 25	morn	5 44	6 6	9	31 4 27
263	20	Wed		5 44	6 3	10 11	3 33	5 44	6 3	10 16	19	5 44	6 4	10	21 5 19
264	21	Thur		5 45	6 1	11 10	4 27	5 45	6 1	11 16	1 14	5 45	6 2	11	19 6 13
265	22	Fri		5 46	6 0	morn	5 29	5 46	5 59	morn	2 15	5 46	6 1	morn	7 8
266	23	Sat		5 47	5 58	14	6 39	5 47	5 58	18	3 22	5 47	5 59	22	8 4
267	24	Sun		5 48	5 56	1 24	7 42	5 48	5 56	1 27	4 27	5 48	5 58	1 30	8 59
268	25	Mon		5 49	5 54	2 35	8 46	5 49	5 54	2 37	5 31	5 49	5 56	2 39	9 54
269	26	Tues		5 50	5 53	3 49	9 43	5 50	5 53	3 50	6 29	5 50	5 54	3 51	10 49
270	27	Wed		5 51	5 51	5	10 36	5 51	5 52	5	7 21	5 51	5 53	5	11 44
271	28	Thur		5 52	5 49	rises	11 24	5 52	5 50	rises	8 7	5 52	5 51	rises	morn
272	29	Fri		5 53	5 47	6 33	12 10	5 53	5 48	6 36	8 56	5 53	5 50	6 39	40
273	30	Sat		5 54	5 46	7 17	1 1	5 54	5 46	7 20	9 47	5 54	5 48	7 24	1 37
			5 56	5 44	8 4	1 51	5 54	5 44	8 9	10 35	5 55	5 46	8 13	2 35	

MOON'S PHASES.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.	
	D.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	D.	H. M.
Last Quarter,	4	8 43 Morning.	8 31 Morning.	8 19 Morning.	8 7 Morning.	8 7 Morning.	1	11 59 48.		
New Moon,	12	8 15 Morning.	8 3 Morning.	7 51 Morning.	7 39 Morning.	9	11 57 9			
First Quarter,	20	8 44 Morning.	8 32 Morning.	8 20 Morning.	8 8 Morning.	17	11 54 22			
Full Moon,	27	0 26 Morning.	0 14 Morning.	0 2 Morning.	11 50 Eve. 26th.	25	11 51 34			



"PIGEONS TO-DAY?"

WHAT commends life insurance to thoughtful men is that it is an additional and needed safeguard to that for which they are gladly spending the best of their lives. Take away the wives and children of such men, and what is there to live for? Blight or cloud their future, and what can compensate for it? Life insurance makes more certain the benefits which such men desire their loved ones to enjoy, and they pay for this security cheerfully, just as they pay for the present care, sustenance, education, etc., of their families. They do not wish to run any risk of a lack of these things in time to come.

NEVER insult another by harsh words when applied to for a favor. Kind words do not cost much, and yet they may carry untold happiness to one to whom they are spoken.

IT is a sign of wisdom to be willing to receive instruction; the most intelligent sometimes stand in need of it.

SELF-EASE is pain; thy only rest Is labor for a worthy end,
A toil that gains with what it yields,
And scatters to its own increase,
And hears, while sowing outward fields,
The harvest song of inward peace.

—Whittier.

A DROLL fellow fished a rich old gentleman out of a mill-pond, and refused the offer of twenty-five cents from the rescued miser. "Oh, that's too much!" exclaimed he; " 'taint worth it!" and he handed back twenty-one cents, saying calmly, as he pocketed four cents, "That's about right."

Tenth Month.

OCTOBER, 1882.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.	CALENDAR FOR BOSTON, NEW ENGLAND, N. Y. STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPH. CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI AND CALIFORNIA.			
				Sun Rises	Sun Sets.	Moon Rises	H. W. Boston	Sun Rises	Sun Sets.	Moon Rises	H. N. Y.	Sun Rises	Sun Sets.	Moon Rises	Moon South.
				H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
274	1	S	<p>In October comes "Indian summer," with its soft haze and rich fruitage, when the ingathering for the year is completed and we get ready for Thanksgiving. When the garner and the heart are full is the time to insure your life. The most precious of all your blessings is your family. Make sure, WHILE YOU CAN, that they shall ever have abundance—that they may ever have cause for thanksgiving. There is no other way by which you can do this so easily and so effectually as by life insurance.</p>	5 57	5 42	8 55	2 42	5 56	5 43	9 0	11 24	5 55	5 43	9 5	5 32
275	2	Mon		5 58	5 40	9 51	3 34	5 57	5 41	9 55	11 24	5 50	5 42	10 0	4 2
276	3	Tues		5 59	5 39	10 48	4 50	5 58	5 39	10 54	1 17	5 57	5 40	10 56	5 22
277	4	Wed		6 0	5 37	11 45	5 29	5 59	5 38	11 49	2 15	5 58	5 39	11 53	6 13
278	5	Thur		6 1	5 35	morn	6 20	6 0	5 36	morn	3 12	5 59	5 37	morn	7 1
279	6	Fri		6 2	5 33	43	7 22	6 1	5 35	46	4 7	6 0	5 35	49	7 47
280	7	Sat		6 3	5 32	1 44	8 15	6 2	5 33	1 46	4 58	6 1	5 34	1 48	8 31
281	8	S		6 4	5 30	2 39	9 1	6 3	5 31	2 40	5 46	6 2	5 32	2 41	9 13
282	9	Mon		6 5	5 28	3 35	9 44	6 4	5 30	3 36	6 28	6 3	5 31	3 36	9 55
283	10	Tues		6 6	5 27	4 33	10 21	6 5	5 28	4 32	7 10	6 4	5 29	4 32	10 36
284	11	Wed		6 7	5 25	5 31	11 4	6 7	5 27	5 29	7 47	6 5	5 28	5 28	11 19
285	12	Thur		6 8	5 23	sets	11 40	6 8	5 25	sets	8 22	6 6	5 26	sets	ev. 2
286	13	Fri		6 10	5 22	6 2	morn	6 9	5 23	6 5	9 3	6 7	5 25	6 9	4 47
287	14	Sat		6 11	5 20	6 38	17	6 10	5 22	6 43	9 45	6 8	5 23	6 47	1 35
288	15	S		6 13	5 19	7 19	5 9	6 11	5 20	7 24	10 24	6 9	5 22	7 29	2 24
289	16	Mon		6 14	5 17	8 9	1 40	6 12	5 19	8 14	11 18	6 10	5 21	8 19	3 16
290	17	Tues		6 15	5 15	9 3	2 27	6 13	5 17	9 10	8	6 11	5 19	9 13	4 8
291	18	Wed		6 16	5 14	10 5	3 15	6 14	5 16	10 10	8	6 12	5 18	10 14	5 2
292	19	Thur		6 17	5 12	11 9	4 8	6 15	5 14	11 12	5 5	6 13	5 16	11 16	5 55
293	20	Fri		6 18	5 11	morn	5 8	6 16	5 13	morn	5 54	6 14	5 15	morn	6 48
294	21	Sat		6 20	5 9	17	6 10	6 18	5 12	20	2 56	6 15	5 14	22	7 41
295	22	S		6 21	5 8	1 28	7 16	6 19	5 10	1 30	4 1	6 16	5 13	1 31	8 34
296	23	Mon		6 22	5 6	2 40	8 17	6 20	5 9	2 41	5 1	6 18	5 11	2 41	9 28
297	24	Tues		6 23	5 5	3 54	9 10	6 21	5 7	3 53	6 2	6 19	5 10	3 52	10 22
298	25	Wed		6 24	5 3	5 8	10 10	6 22	5 6	5 6	6 56	6 20	5 9	5 4	11 16
299	26	Thur		6 26	5 2	rises	11 4	6 23	5 4	rises	7 47	6 21	5 8	rises	morn
300	27	Fri		6 27	5 1	5 51	11 52	6 24	5 3	5 55	8 35	6 22	5 6	5 59	1 16
301	28	Sat		6 28	4 59	6 42	ev 47	6 25	5 2	6 47	9 27	6 23	5 5	6 52	1 15
302	29	S		6 29	4 57	7 37	1 31	6 27	5 1	7 42	10 16	6 24	5 4	7 47	2 13
303	30	Mon		6 31	4 57	8 36	2 24	6 28	4 59	8 41	11 4	6 25	5 2	8 45	3 10
304	31	Tues		6 32	4 55	9 36	3 11	6 29	4 58	9 40	11 56	6 26	5 1	9 44	4 4

MOON'S PHASES.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.	
	D.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M. S.	D.	H. M. S.
Last Quarter,	3	9 33 Evening.	9 21 Evening.	9 9 Evening.	8 57 Evening.	1	11 49 35			
New Moon,	12	1 17 Morning.	1 5 Morning.	0 53 Morning.	0 41 Morning.	17	11 47 14			
First Quarter,	19	7 11 Evening.	6 59 Evening.	6 47 Evening.	6 35 Evening.	9	11 45 22			
Full Moon,	26	9 50 Morning.	9 38 Morning.	9 26 Morning.	9 14 Morning.	25	11 44 9			



A YOUNG APOLLO.

SOME set out, like Crusaders of old, with a glorious equipment of hope and enthusiasm, and get broken by the way, wanting patience with each other and the world.—George Eliot.

ONE has only to look about among his acquaintances, who have reached the age of sixty years, to see instances not only where endowments would be very acceptable, but also where they are sorely needed. The supposition, sometimes made as to the possible fate of young men, is here seen as a fact. Here are men who were once rich and have come to poverty, or pretty near it, in their old age. They did fail in business, after years of success. There were reasons for it—plenty as blackberries—all their friends have heard them; but what do they avail in the face of the fact? These men might have placed

themselves and their families beyond the reach of commercial disaster by the investment of a moderate sum annually, while prosperous, in endowment insurance. They see their mistake now, and we may be sure the knowledge of what might have been does not lighten their burdens.

NEVER choose a friend that you feel you have lowered your standard of purity and right one single inch to gain. If you cannot step up in your friendships, you need not step down. Raise your standard and stand by it.

CHICKEN soup can be made, it is said, by hanging up a hen in the sun so that her shadow will fall into the pot of salt and water. The only trouble is that, on a cloudy day, the soup is liable to be weak.

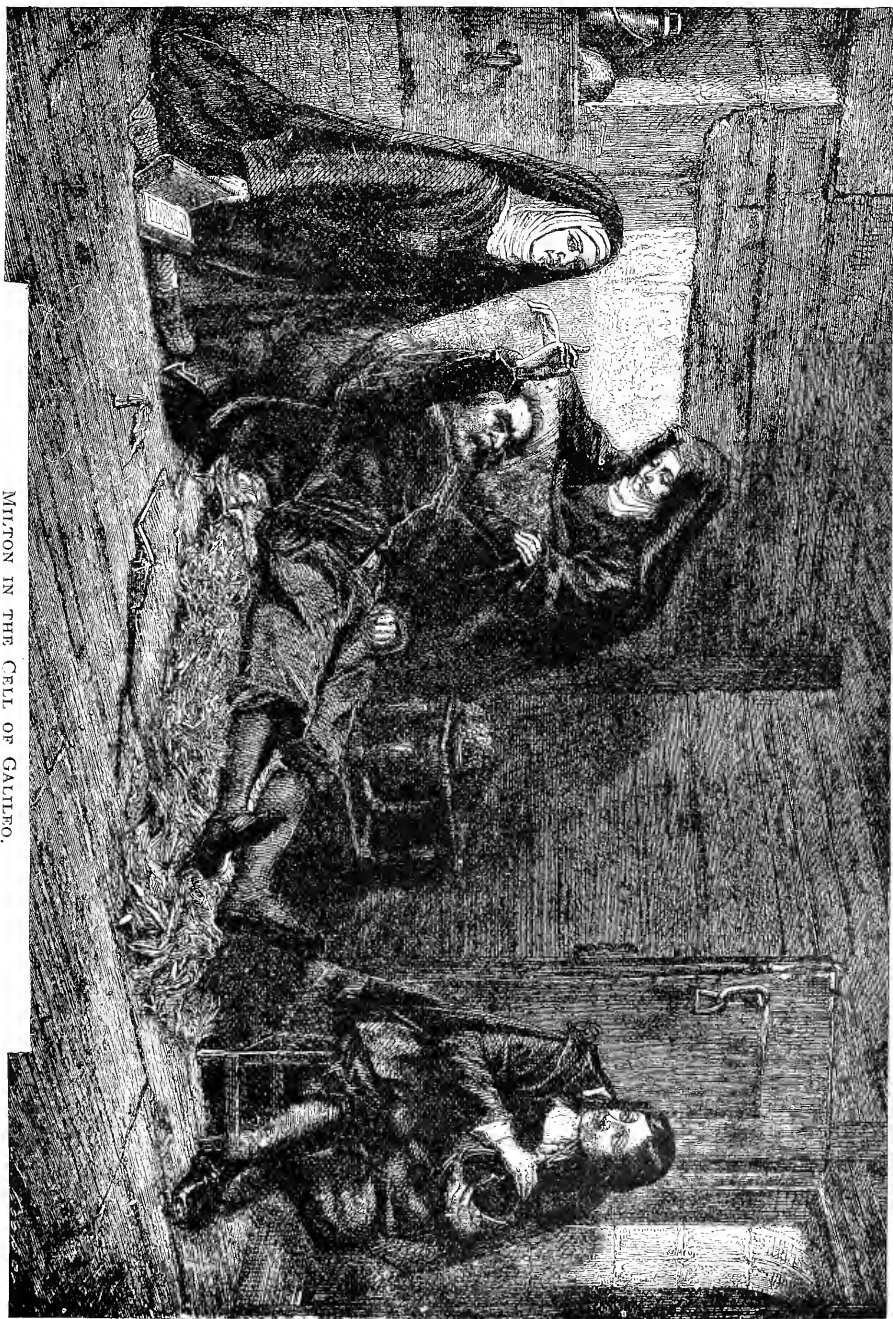
Eleventh Month

NOVEMBER, 1882.

Thirty Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.	CALENDAR FOR BOSTON, NEW ENGLAND, N. Y. STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI AND CALIFORNIA.			
				Sun Rises	Sun Sets.	Moon Rises	H. W. Boston	Sun Rises	Sun Sets.	Moon Rises	H. W. N. Y.	Sun Rises	Sun Sets.	Moon Rises	Moon South.
305	1	Wed	<p>“During the long years of trouble which followed November, 1873, the New-York Life Insurance Company served as a bulwark for restraining popular distrust of life insurance from going too far. Its position served to point the needed moral that life-insurance principles are no more proved unsound by the failures which bad practice had produced than the rules of numbers are affected because calculations which are based on wrong additions come to naught.”—N. Y. Sunday Mercury, Feb. 13, '81.</p>	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
306	2	Thur		6 33	4 54	10 35	4 1	6 30	4 57	10 38	ev 48	6 27	5 0	10 41	4 55
307	3	Fri		6 34	4 53	11 43	4 53	6 31	4 55	11 45	1 40	6 28	4 59	11 48	5 42
308	4	Sat		6 35	4 51	morn	5 46	6 32	4 54	morn	2 32	6 29	4 58	morn	6 27
309	5	Sun		6 37	4 50	31	6 38	6 34	4 53	32	3 24	6 31	4 57	34	7 10
310	6	Mon		6 38	4 49	1 28	7 29	6 35	4 52	1 28	4 14	6 32	4 56	1 29	7 52
311	7	Tues		6 39	4 48	2 24	8 17	6 36	4 51	2 24	5 1	6 33	4 55	2 24	8 34
312	8	Wed		6 41	4 47	3 23	9 4	6 37	4 50	3 21	5 49	6 34	4 54	3 20	9 16
313	9	Thur		6 42	4 45	4 20	9 43	6 38	4 49	4 18	6 39	6 35	4 53	4 16	9 59
314	10	Fri		6 43	4 44	5 20	10 31	6 40	4 48	5 17	7 16	6 36	4 52	5 14	10 44
315	11	Sat		6 44	4 43	6 19	11 14	6 41	4 47	6 16	7 56	6 37	4 51	6 12	11 31
316	12	Sun		6 46	4 42	sets	11 56	6 42	4 46	sets	8 39	6 38	4 50	sets	ev 20
317	13	Mon		6 47	4 41	6 5	morn	6 43	4 45	6 10	9 24	6 39	4 49	6 15	1 12
318	14	Tues		6 48	4 40	7 0	33	6 44	4 44	7 4	10 11	6 40	4 48	7 9	2 5
319	15	Wed		6 49	4 39	7 58	1 25	6 46	4 43	8 2	10 53	6 41	4 47	8 7	2 58
320	16	Thur		6 51	4 39	9 2	2 11	6 47	4 42	9 6	11 44	6 43	4 47	9 10	3 52
321	17	Fri		6 52	4 38	10 8	3 0	6 48	4 41	10 11	morn	6 44	4 46	10 14	4 44
322	18	Sat		6 53	4 37	11 16	3 50	6 49	4 40	11 18	3 36	6 45	4 45	11 20	5 35
323	19	Sun		6 54	4 36	morn	4 45	6 50	4 39	morn	1 32	6 46	4 44	morn	6 27
324	20	Mon		6 56	4 35	13 50	4 46	6 51	4 39	14	2 22	6 47	4 44	14	7 18
325	21	Tues		6 57	4 34	1 36	6 46	6 53	4 38	1 35	3 32	6 48	4 43	1 35	8 10
326	22	Wed		6 58	4 34	2 47	7 57	6 54	4 38	2 46	4 35	6 49	4 43	2 44	9 4
327	23	Thur		6 59	4 33	3 58	8 51	6 55	4 37	3 56	5 36	6 50	4 42	3 53	9 59
328	24	Fri		7 0	4 32	5 9	9 48	6 56	4 36	5 6	6 34	6 51	4 42	5 3	10 57
329	25	Sat		7 2	4 32	6 18	10 44	6 57	4 36	6 13	7 28	6 52	4 41	6 9	11 55
330	26	Sun		7 3	4 31	rises	11 33	6 58	4 35	rises	8 15	6 53	4 40	rises	morn
331	27	Mon		7 4	4 31	6 19	ev 21	6 59	4 35	6 24	9 8	6 55	4 40	6 29	5 3
332	28	Tues		7 5	4 30	7 19	1 12	7 0	4 35	7 23	9 58	6 56	4 40	7 27	1 50
333	29	Wed		7 6	4 30	8 19	1 58	7 2	4 34	8 23	10 40	6 57	4 40	8 26	2 43
334	30	Thur		7 7	4 30	9 20	2 43	7 3	4 34	9 23	11 25	6 58	4 39	9 26	3 33
334	30	Thur		7 8	4 29	10 19	3 28	7 4	4 34	10 21	ev 13	6 59	4 39	10 23	4 21

MOON'S PHASES.	D.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.		
		H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	S.		
Last Quarter.	2	2 14	Evening.	2 2	Evening.	1 50	Evening.	1 38	Evening.	1	11 43	41
New Moon.	10	6 35	Evening.	6 23	Evening.	6 11	Evening.	5 59	Evening.	9	11 43	59
First Quarter.	18	3 58	Morning.	3 46	Morning.	3 34	Morning.	3 22	Morning.	17	11 45	11
Full Moon.	24	9 19	Evening.	9 7	Evening.	8 55	Evening.	8 43	Evening.	25	11 47	15



MILTON IN THE CELL OF GALILEO.

REV. GEORGE H. HEPWORTH says of his first life policy; "The document, I thought, somewhat resembled a tombstone, as it rested against the books on my library-table, and being near-sighted, its inscription seemed to be, 'In memory of the late George H. Hepworth,' while the smaller type at the bottom looked like a short reference to the virtues of the deceased." *Let us carry out the simile, and ask ourselves, in all seriousness, whether, seeing we must die, we would prefer, when we are finally gathered to our fathers, to have for a tombstone A CANCELED LIFE POLICY, OR ONE KEPT IN FORCE UNTIL OUR WORK WAS DONE, AND THEN PAID IN FULL FOR THE BENEFIT OF OUR FAMILIES!*

HE who cannot command his thoughts must not hope to command his actions.

WE cannot skip the seasons of our education. We cannot hasten the ripeness and the sweetness of a single day, nor dispense with one night's nipping frost, nor one week's blighting east wind.—*F. W. Robertson.*

THE expectation of future happiness is the best relief for anxious thoughts, the most perfect cure of melancholy, the guide of life and the comfort of death.

OLD Tom Purdie, Sir Walter Scott's favorite attendant, once said: "They are fine novels of yours, Sir Walter; they are just invaluable to me." "I am glad to hear it, Tom." "Yes, sir; for when I have been out all day hard at work, and come home very tired, and take up one of your novels, I'm asleep directly."

Twelfth Month.

DECEMBER, 1882.

Thirty-one Days.

DAY OF YEAR.	DAY OF MONTH.	DAY OF WEEK.	LIFE INSURANCE PHENOMENA FOR THE MOST HEALTHFUL PORTIONS OF THE UNITED STATES, THE DOMINION OF CANADA, GREAT BRITAIN AND IRELAND, FRANCE AND BELGIUM.	CALENDAR FOR BOSTON, NEW ENGLAND N. Y. STATE, MICHIGAN, WISCONSIN, IOWA AND OREGON.				CALENDAR FOR N. Y. CITY, PHILADELPHIA, CONNECTICUT, NEW JERSEY, PENNSYLVANIA, OHIO, INDIANA AND ILLINOIS.				CALENDAR FOR WASHINGTON, MARYLAND, VIRGINIA, KENTUCKY, MISSOURI AND CALIFORNIA.			
				Sun Rises	Sun Sets.	Moon Rises	H. W. Boston	Sun Rises	Sun Sets.	Moon Rises	H. W. N. Y.	Sun Rises	Sun Sets.	Moon Rises	Moon South.
				H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.	H. M.
335	1	Fri	<p>During the year ending Dec. 31, '80, the New-York Life Insurance Company paid 542 death-claims on the lives of 480 persons. The whole amount paid was \$1,731,-721.37, an average of over \$3600 to each family. The premiums paid on these policies, less the dividends returned by the Company, amounted to \$692,383.89, an average of less than \$1500 to each family. The gain to the families of the deceased was, therefore, \$1,039,337.48, an average of over \$2100 each. For each \$100 paid to the Company, they received \$250.11.</p>	7 10	4 29	11 17	4 11	7 5	4 34	11 18	ev 58	7 0	4 39	11 19	5 5
336	2	Sat		7 11	4 29	morn	4 59	7 6	4 33	morn	1 46	7 1	4 39	morn	5 48
337	3	Sun		7 12	4 28		15 54	7 7	4 33		15 235	7 2	4 38		16 6 30
338	4	Mon		7 13	4 28		1 11 6 39	7 8	4 33		1 10 3 25	7 2	4 38		1 10 7 11
339	5	Tues		7 14	4 28		2 10 7 32	7 9	4 32		2 8 4 17	7 3	4 38		2 7 7 54
340	6	Wed		7 15	4 28		3 8 8 22	7 10	4 32		3 5 5 8	7 4	4 38		3 3 8 38
341	7	Thur		7 16	4 28		4 5 9 12	7 11	4 32		4 4 5 68	7 5	4 38		4 0 9 24
342	8	Fri		7 17	4 28		5 7 10 0	7 12	4 32		5 3 6 46	7 6	4 38		4 59 10 12
343	9	Sat		7 17	4 28		6 7 10 51	7 13	4 32		6 2 7 35	7 7	4 38		5 58 11 4
344	10	Sun		7 18	4 28		7 4 11 35	7 14	4 32		6 59 8 17	7 8	4 38		6 54 11 57
345	11	Mon		7 19	4 28		sets morn	7 15	4 32		sets 9 7	7 9	4 38		sets ev 52
346	12	Tues		7 20	4 28		6 54 21	7 15	4 32		6 58 9 55	7 9	4 39		7 2 1 47
347	13	Wed		7 21	4 28		7 59 1 9	7 16	4 33		8 2 10 37	7 10	4 39		8 5 2 40
348	14	Thur		7 22	4 28		9 8 1 55	7 16	4 33		9 10 11 25	7 11	4 39		9 13 3 33
349	15	Fri		7 22	4 29		10 18 2 43	7 17	4 33		10 20 morn	7 12	4 39		10 21 4 25
350	16	Sat		7 23	4 29		11 27 3 31	7 18	4 33		11 27 17	7 12	4 40		11 27 5 15
351	17	Sun		7 24	4 29		morn 4 25	7 18	4 33		morn 1 10	7 13	4 40		morn 6 6
352	18	Mon		7 24	4 29		37 5 19	7 19	4 34		36 2 5	7 14	4 40		35 6 58
353	19	Tues		7 25	4 30		1 45 6 23	7 20	4 34		1 44 3 9	7 14	4 41		1 42 7 51
354	20	Wed		7 26	4 30		2 55 7 26	7 20	4 35		2 52 4 11	7 15	4 41		2 49 8 45
355	21	Thur		7 26	4 31		3 54 8 30	7 21	4 35		3 50 5 15	7 15	4 42		3 46 9 31
356	22	Fri		7 26	4 31		5 9 9 30	7 21	4 36		5 4 6 16	7 16	4 42		5 0 10 49
357	23	Sat		7 27	4 32		6 12 10 26	7 22	4 37		6 7 7 11	7 16	4 43		6 2 11 35
358	24	Sun		7 27	4 32		risers 11 18	7 22	4 37		risers 8 0	7 17	4 43		risers morn
359	25	Mon		7 28	4 33		6 4 ev. 3	7 23	4 38		6 7 8 48	7 17	4 44		6 11 30
360	26	Tues		7 28	4 33		7 5 47	7 23	4 39		7 8 9 34	7 17	4 44		7 1 1 22
361	27	Wed		7 28	4 34		8 5 1 30	7 23	4 39		8 10 15	7 18	4 45		8 10 2 12
362	28	Thur		7 29	4 35		9 4 2 11	7 23	4 40		9 6 10 53	7 18	4 46		9 7 2 53
363	29	Fri		7 29	4 36		10 7 2 50	7 24	4 40		10 8 11 34	7 18	4 47		10 8 3 42
364	30	Sat		7 29	4 37		10 59 3 30	7 24	4 41		10 59 ev 16	7 19	4 47		10 59 4 24
365	31	Sun		7 30	4 37		11 57 4 12	7 24	4 42		11 55 1 0	7 19	4 48		11 54 5 6

MOON'S PHASES.	BOSTON.		NEW-YORK.		WASHINGTON.		CHARLESTON.		SUN AT NOON MARK.	
	D.	H. M.	H. M.	H. M.	H. M.	H. M.	D.	H. M.	S.	
Last Quarter,	2	10 12	Morning.	10 0	Morning.	9 48	Morning.	9 36	Morning.	1 11 49 19
New Moon,	10	10 53	Morning.	10 41	Morning.	10 29	Morning.	10 17	Morning.	9 11 52 40
First Quarter,	17	11 55	Morning.	11 43	Morning.	11 31	Morning.	11 19	Morning.	17 11 56 29
Full Moon,	24	9 19	Evening.	9 7	Evening.	8 55	Evening.	8 43	Evening.	25 12 0 27



"A LITTLE BAGGAGE."

FIGURES FROM THE CENSUS.*

THE following table shows the distribution of population in the United States, etc., according to the census of 1880. The Indians included are only those who live among the whites, not those under tribal relations or on reservations. The number of females to 100,000 males has decreased to present figures from 97,801 in 1870, and the proportion of foreign to native born from 16,878 in 1870. The number of colored persons to 100,000 whites has increased from 14,528 in 1870 to 15,153 in 1880. The center of population at the first census, 1790, was twenty-three miles east of Baltimore; the movement of this point has been nearly due westward at the rate of from 36 to 81 miles in ten years. The order of advance has been as follows: 41, 36, 50, 39, 55, 55, 81, 42, 58, and its present position is in Kentucky, eight miles west by south from the heart of Cincinnati, O., and one and a half miles south-east of the village of Taylorsville. The increase in population since 1870 has been 29 $\frac{1}{3}$ per cent.

STATE.	TOTAL.	WHITE.	COLORED.	ASIATICS.	INDIANS.	Females to 100,000 Males.	For'n born to 100,000 Natives.
Alabama	1,262,794	662,328	600,249	4	213	102,731	772
Arizona	40,441	35,178	138	1,632	3,493	43,398	65,613
Arkansas	802,564	591,611	210,622	134	197	92,747	1,299
California	864,686	767,266	6,168	75,122	16,130	66,841	51,167
Colorado	194,649	191,452	2,459	610	128	50,342	25,686
Connecticut	622,683	610,884	11,428	130	241	103,567	26,336
Dakota	135,180	133,177	381	238	1,384	64,249	62,112
Delaware	146,654	120,198	26,450	1	5	97,772	6,905
District of Columbia	177,634	118,236	59,378	18	6	112,501	10,662
Florida	267,351	141,832	125,464	18	37	97,464	3,773
Georgia	1,539,048	814,251	724,685	18	94	102,191	675
Idaho	32,611	29,011	58	3,378	164	49,468	44,112
Illinois	3,078,769	3,032,174	46,248	214	133	93,946	23,389
Indiana	1,978,362	1,939,094	38,998	37	233	95,746	7,836
Iowa	1,624,620	1,614,666	9,443	47	464	91,530	19,183
Kansas	995,966	952,056	43,096	22	792	85,562	12,378
Kentucky	1,648,708	1,377,187	271,461	10	50	98,001	3,742
Louisiana	940,103	455,007	483,794	483	819	100,520	6,111
Maine	648,945	646,903	1,418	9	615	100,239	9,977
Maryland	934,632	724,718	209,897	6	11	102,300	9,701
Massachusetts	1,783,312	1,764,004	18,411	256	341	107,695	33,069
Michigan	1,636,331	1,614,078	14,986	29	7,238	89,769	31,118
Minnesota	780,806	776,940	1,558	54	2,254	86,233	52,172
Mississippi	1,131,592	479,371	650,337	52	1,832	99,527	817
Missouri	2,168,804	2,023,568	145,046	94	96	92,368	10,791
Montana	39,157	35,446	288	1,764	1,659	38,953	41,658
Nebraska	452,433	449,806	2,376	18	233	81,500	27,430
Nevada	62,265	53,574	465	5,423	2,803	48,204	70,016
New Hampshire	346,984	346,204	646	14	60	103,420	15,292
New Jersey	1,130,983	1,091,947	38,796	182	58	102,025	24,366
New Mexico	118,430	108,127	648	55	9,600	85,770	9,154
New-York	5,083,810	5,017,116	64,969	942	783	102,843	31,284
North Carolina	1,400,047	867,478	531,351	1	1,217	103,438	263
Ohio	3,198,239	3,118,344	79,665	117	113	98,135	14,080
Oregon	174,767	163,887	486	9,515	1,679	69,004	21,091
Pennsylvania	4,282,786	4,197,106	85,342	170	168	100,445	15,000
Rhode Island	276,528	269,931	6,503	27	67	107,864	36,491
South Carolina	995,622	391,224	604,275	9	114	102,994	773
Tennessee	1,542,463	1,139,120	402,991	27	325	100,479	1,087
Texas	1,592,574	1,197,499	394,001	142	932	89,882	7,748
Utah	143,906	142,380	204	518	804	93,240	43,943
Vermont	332,286	331,243	1,032	...	11	99,107	14,054
Virginia	1,512,806	880,981	631,754	6	65	102,832	979
Washington	75,120	67,349	357	3,227	4,187	63,386	26,766
West Virginia	618,443	592,606	25,806	14	17	96,656	3,937
Wisconsin	1,315,480	1,309,622	2,724	16	3,118	93,423	44,548
Wyoming	20,788	19,436	299	914	139	46,901	39,115
United States	59,152,866	43,404,876	6,577,151	105,717	65,122	96,519	15,359

* For the documents containing this and other valuable information we are indebted to the courtesy of Hon. Francis A. Walker, Superintendent of the Census.

CITIES AND TOWNS HAVING A POPULATION OF 12,000 AND UPWARD.

CITIES AND TOWNS.	POPUL'N.	CITIES AND TOWNS.	POPUL'N.	CITIES AND TOWNS.	POPUL'N.
New-York, N. Y.	1,206,590	Covington, Ky.	29,720	Montgomery, Ala.	16,714
Philadelphia, Pa.	846,984	Peoria, Ill.	29,315	Lexington, Ky.	16,656
Brooklyn, N. Y.	566,689	Evansville, Ind.	29,280	Johnstown, N. Y.	16,626
Chicago, Ill.	503,394	Bridgeport, Conn.	29,148	Leavenworth, Kan.	16,550
Boston, Mass.	362,535	Elizabeth, N. J.	28,229	New Albany, Ind.	16,512
St. Louis, Mo.	350,522	Erie, Pa.	27,730	Joliet, Ill.	16,422
Baltimore, Md.	332,190	Salem, Mass.	27,598	Jackson, Mich.	16,145
Cincinnati, O.	255,708	Quincy, Ill.	27,275	Woonsocket, R. I.	16,105
San Francisco, Cal.	233,956	Fort Wayne, Ind.	26,880	Racine, Wis.	16,031
New Orleans, La.	216,140	New Bedford, Mass.	26,875	Lynchburg, Va.	15,959
Cleveland, O.	160,142	Terre Haute, Ind.	26,040	Flushing, N. Y.	15,919
Pittsburg, Pa.	156,381	Lancaster, Pa.	25,769	Sandusky, O.	15,838
Buffalo, N. Y.	155,137	Somerville, Mass.	24,985	Oshkosh, Wis.	15,749
Washington, D. C.	147,307	Wilkesbarre, Pa.	23,339	Hyde Park, Ill.	15,716
Newark, N. J.	136,400	Augusta, Ga.	23,023	Newport, R. I.	15,693
Louisville, Ky.	123,645	Des Moines, Iowa.	22,408	Topeka, Kan.	15,451
Jersey City, N. J.	120,728	Dubuque, Iowa.	22,254	Youngstown, O.	15,431
Detroit, Mich.	116,342	Galveston, Texas.	22,253	Atchison, Kan.	15,106
Milwaukee, Wis.	115,578	Watervliet, N. Y.	22,220	Chester, Pa.	14,996
Providence, R. I.	104,850	Norfolk, Va.	21,966	Lafayette, Ind.	14,860
Albany, N. Y.	90,903	Auburn, N. Y.	21,924	Leadville, Col.	14,820
Rochester, N. Y.	89,363	Holyoke, Mass.	21,851	La Crosse, Wis.	14,505
Allegheny, Pa.	78,681	Davenport, Iowa.	21,834	New Britain, Conn.	13,978
Indianapolis, Ind.	75,074	Chelsea, Mass.	21,785	Norwalk, Conn.	13,956
Richmond, Va.	63,803	Petersburgh, Va.	21,656	York, Pa.	13,940
New Haven, Conn.	62,882	Sacramento, Cal.	21,420	Concord, N. H.	13,838
Lowell, Mass.	59,485	Taunton, Mass.	21,213	Lincoln, R. I.	13,765
Worcester, Mass.	58,295	Norwich, Conn.	21,141	Virginia City, Nev.	13,705
Troy, N. Y.	56,747	Oswego, N. Y.	21,117	New Lots, N. Y.	13,681
Kansas City, Mo.	55,813	Salt Lake City, Utah.	20,768	Schenectady, N. Y.	13,675
Cambridge, Mass.	52,740	Springfield, O.	20,729	Alexandria, Va.	13,658
Syracuse, N. Y.	51,791	Bay City, Mich.	20,693	Brockton, Mass.	13,608
Columbus, O.	51,665	San Antonio, Tex.	20,561	Newburyport, Mass.	13,537
Paterson, N. J.	50,887	Elmira, N. Y.	20,541	Lockport, N. Y.	13,522
Toledo, O.	50,143	Newport, Ky.	20,433	Nashua, N. H.	13,397
Charleston, S. C.	49,999	Waterbury, Conn.	20,269	Pittsfield, Mass.	13,367
Fall River, Mass.	49,006	Poughkeepsie, N. Y.	20,207	South Bend, Ind.	13,279
Minneapolis, Minn.	46,887	Springfield, Ill.	19,746	Pottsville, Pa.	13,253
Scranton, Pa.	45,850	Altoona, Pa.	19,716	Orange, N. J.	13,200
Nashville, Tenn.	43,461	Burlington, Iowa.	19,450	Little Rock, Ark.	13,185
Reading, Pa.	43,280	Cohoes, N. Y.	19,417	Rockford, Ill.	13,136
Hartford, Conn.	42,553	Gloucester, Mass.	19,329	Fond-du-Lac, Wis.	13,091
Wilmington, Del.	42,499	Lewiston, Me.	19,083	Norristown, Pa.	13,064
Camden, N. J.	41,658	Pawtucket, R. I.	19,030	Lincoln, Neb.	13,004
St. Paul, Minn.	41,498	East Saginaw, Mich.	19,016	Chattanooga, Tenn.	12,892
Lawrence, Mass.	39,178	Williamsport, Pa.	18,934	Macon, Ga.	12,748
Dayton, O.	38,677	Yonkers, N. Y.	18,892	Richmond, Ind.	12,743
Lynn, Mass.	38,284	Houston, Texas.	18,646	Castleton, N. Y.	12,679
Denver, Col.	35,630	Haverhill, Mass.	18,475	Cortlandt, N. Y.	12,664
Oakland, Cal.	34,556	Lake Township, Ill.	18,396	Biddeford, Me.	12,652
Atlanta, Ga.	34,398	Kingston, N. Y.	18,342	Georgetown, D. C.	12,578
Utica, N. Y.	33,973	Meriden, Conn.	18,340	San Jose, Cal.	12,567
Portland, Me.	33,810	Hempstead, N. Y.	18,160	Fitchburg, Mass.	12,405
Memphis, Tenn.	33,593	Zanesville, O.	18,120	Canton, O.	12,258
Springfield, Mass.	33,340	Allentown, Pa.	18,063	Northampton, Mass.	12,172
Manchester, N. H.	32,630	Council Bluffs, Iowa.	18,059	Warwick, R. I.	12,163
St. Joseph, Mo.	32,484	Newburgh, N. Y.	18,050	Rutland, Vt.	12,149
Grand Rapids, Mich.	32,015	Portland, Or.	17,578	Hamilton, O.	12,122
Wheeling, W. Va.	31,266	Wilmington, N. C.	17,361	Keokuk, Iowa.	12,117
Mobile, Ala.	31,205	Binghamton, N. Y.	17,315	Stuebenville, O.	12,093
Hoboken, N. J.	30,909	Bloomington, Ill.	17,184	Rome, N. Y.	12,045
Harrisburgh, Pa.	30,762	New Brunswick, N. J.	17,167	Malden, Mass.	12,017
Savannah, Ga.	30,681	Long Island City, N. Y.	17,117	Kalamazoo, Mich.	11,937
Omaha, Neb.	30,518	Newton, Mass.	16,995	Easton, Pa.	11,924
Trenton, N. J.	29,910	Bangor, Me.	16,857		

* The number of inhabitants in 1870, within present city limits, is estimated as between 206,000 and 207,000.

AGRICULTURAL STATISTICS.

BELOW will be found the number of bushels of five of the staple grains of the United States, produced in 1879, according to the census report, also the number of bales of cotton and pounds of tobacco. In addition to the cereals mentioned, there were grown 11,851,738 bushels of buckwheat, of which over eight million bushels were produced in New-York and Pennsylvania. There were also produced 181,626,400 bushels of potatoes, 2,725,197 tons of cotton-seed, and 1,362,599 tons of lint. The increase in cereal products during the census decade was nearly one hundred per cent., but it is partly ascribed to the partial failure of the corn crop of 1869 and the heavy yield of 1879. The cereal increase from 1860 to 1870, as reported by the census, was but twelve per cent., while the increase between 1850 and 1860 was forty-three per cent. The sugar crop of Louisiana in 1879 was 169,972 hogsheads of 1137 pounds each. The totals for 1880 are the estimates of the Department of Agriculture. The estimates for 1881 are not complete at this writing, but show the corn crop to be about 1,150,000,000 bushels, wheat about 400,000,000 bushels, cotton about 6,000,000 bales.

STATES AND TERRITORIES.	INDIAN CORN, bushels.	WHEAT, bushels.	OATS, bushels.	BARLEY, bushels.	RYE, bushels.	COTTON, bales.	TOBACCO, pounds.
Alabama	25,446,413	1,529,683	3,039,274	6,420	28,495	699,654	452,556
Arizona	36,246	189,527	624	239,051	.....	.....	600
Arkansas	23,666,057	1,252,181	2,187,777	2,342	22,030	608,256	970,220
California	2,050,007	28,787,132	1,355,871	12,578,486	184,068	.....	73,317
Colorado	455,988	1,475,559	640,100	107,241	20,937	.....	.....
Connecticut	1,924,794	38,742	1,009,706	12,286	370,732	.....	14,044,652
Dakota	2,078,089	3,018,354	2,331,230	307,166	35,972	.....	2,107
Delaware	3,892,464	1,175,182	378,508	537	5,953	.....	1,353
District of Columbia	29,750	6,402	7,440	.....	3,704	.....	1,400
Florida	3,174,234	513	468,122	210	3,070	54,997	22,197
Georgia	23,199,472	3,158,335	5,544,161	19,396	101,759	814,441	231,198
Idaho	16,408	540,564	462,236	274,750	4,391	.....	400
Illinois	327,796,895	51,136,454	63,206,250	1,229,693	3,121,682	.....	3,936,700
Indiana	117,121,915	47,288,989	15,606,721	383,329	303,221	.....	8,872,842
Indian Territory	.....	.....	.....	.....	.....	17,000	.....
Iowa	276,093,295	31,177,225	50,612,141	4,021,473	1,518,307	.....	420,722
Kansas	106,791,482	17,324,141	8,180,385	300,313	413,181	.....	191,749
Kentucky	73,977,829	11,355,340	4,582,968	487,031	676,245	.....	1,367
Louisiana	9,878,024	5,044	229,850	50	1,106	508,569	56,564
Maine	960,633	665,714	2,265,575	242,185	26,568	.....	350
Maryland	16,202,512	8,004,484	1,794,872	6,312	288,371	.....	26,082,147
Massachusetts	1,805,295	15,818	645,169	80,158	214,034	.....	5,369,436
Michigan	36,844,229	35,537,097	18,190,493	1,204,523	295,440	.....	84,333
Minnesota	14,979,744	34,625,657	23,372,752	2,973,061	215,716	.....	70,389
Mississippi	21,340,800	218,890	1,959,620	3,127	5,288	955,808	415,248
Missouri	203,464,620	24,971,727	20,673,458	123,476	535,458	19,733	11,994,077
Montana	5,794	469,688	900,915	39,970	430	.....	.....
Nebraska	65,785,572	13,846,742	6,555,505	1,744,711	424,693	.....	58,589
Nevada	12,801	70,404	186,860	513,530	158	.....	1,500
New Hampshire	1,358,625	169,316	1,018,006	77,877	34,638	.....	170,843
New Jersey	11,247,402	1,901,739	3,710,808	4,216	949,104	.....	171,405
New Mexico	650,954	708,778	157,437	47,248	290	.....	1,249
New-York	26,520,182	11,586,754	37,575,506	7,788,749	2,634,351	.....	6,553,351
North Carolina	27,959,894	3,385,670	3,830,622	4,799	284,993	389,598	26,986,448
Ohio	112,681,046	46,014,869	28,664,505	1,707,164	389,221	.....	34,725,495
Oregon	127,675	7,486,492	4,393,593	920,977	16,550	.....	17,660
Pennsylvania	47,970,987	19,462,495	33,847,439	4,38,376	3,683,621	.....	36,957,722
Rhode Island	372,967	290	159,339	17,783	12,997	.....	925
South Carolina	11,764,349	962,320	2,715,445	16,645	26,687	522,548	46,174
Tennessee	62,833,017	7,331,480	4,722,938	30,150	156,446	330,644	29,365,952
Texas	28,846,073	2,555,652	4,868,916	75,842	25,758	803,642	222,398
Utah	104,244	1,167,268	417,938	216,535	9,719	.....	.....
Vermont	2,022,015	337,257	3,742,282	267,625	71,733	.....	131,422
Virginia	29,102,721	7,822,354	5,333,081	14,560	324,557	11,000	80,099,838
Washington Territory	39,906	1,921,382	1,581,951	566,642	9,816	.....	7,972
West Virginia	14,233,799	4,002,107	1,908,505	10,131	113,181	.....	2,296,146
Wisconsin	35,991,464	24,884,689	32,911,246	5,043,202	2,298,544	.....	10,878,463
Wyoming	65	4,762	22,512	131	78	.....	.....
Totals, 1879.....	1,772,909,846	459,591,093	407,970,712	44,149,479	19,863,632	5,737,257	473,107,573
" 1880.....	1,717,434,543	498,549,868	417,885,380	45,165,346	24,540,829	6,343,271	446,296,889

MUNICIPAL, STATE, AND NATIONAL INDEBTEDNESS.

THE following table shows the net indebtedness, by States, of cities and towns therein containing over 7500 inhabitants, according to the census of 1880; also the debts of States as per statements of 1879 or 1880. Of the municipal bonded debt, \$304,206,158 bears interest at six per cent.; on the balance, the rates range from three to ten per cent. The annual interest charge is \$49,954,433.78, on a bonded debt of \$682,096,460—an average of a trifle over six per cent. The floating debt and sinking funds account for the discrepancy between the latter amount and the net debt given in the table. This debt matures at an average rate of about \$23,000,000 per annum until the year 1900. All but about fifty millions of the present bonded debt has been contracted since 1860. The largest item is \$141,797,828 for water-works. Street and sewer improvements have left a debt of \$102,838,251; railroad and other aid, \$68,309,493; parks, \$40,490,636; war expenses, \$28,722,787. The national debt, October 1, 1881, was \$1,798,857,085, and the annual interest charges, \$62,047,758; so if we consider the indebtedness of towns with less than 7500 inhabitants, together with that of counties and school districts, to be equal to the indebtedness discharged from the time these estimates were made to the present, we have, as the total public indebtedness of the people of the United States, \$2,644,857,085, with an annual interest charge of \$112,002,191.78.

STATES.	NO. OF CITIES AND TOWNS.	NET DEBT.	NET DEBT PER CAPITA.	DUE SUBSEQUENT TO 1900.	NET STATE DEBTS.
Alabama	3	\$3,500,750	\$65. 59	\$2,540,900	11,532,252
Arkansas	1	335,243	25. 52	.....	5,046,405
California	6	5,285,203	16. 31	817,000	606,500
Colorado	2	132,000	2. 62	.....	162,387
Connecticut	15	12,015,431	40. 69	2,897,000	4,967,600
Delaware	1	1,372,450	32. 31	109,500	953,000
District of Columbia	1	22,675,459	141. 84	14,587,900	.....
Florida	2	280,916	16. 02	.....	1,295,605
Georgia	5	8,848,319	78. 39	5,903,500	9,951,500
Illinois	22	18,480,839	23. 99	.....	.....
Indiana	12	7,175,758	28. 50	980,000	4,998,178
Iowa	10	2,840,727	18. 62	562,235	545,435
Kansas	4	1,833,624	32. 97	296,770	1,181,975
Kentucky	5	7,096,553	35. 73	3,792,000	1,858,008
Louisiana	2	18,193,653	81. 22	443,050	16,332,493
Maine	8	11,467,393	98. 78	3,068,300	8,370,557
Maryland	3	1,809,030	5. 15	6,332,800	7,041,398
Massachusetts	39	61,355,650	54. 67	13,953,074	20,785,216
Michigan	13	5,007,817	17. 92	760,000	905,140
Minnesota	4	2,929,582	17. 21	514,500	2,687,002
Mississippi	1	373,218	31. 59	.....	386,253
Missouri	5	27,095,558	58. 97	2,190,000	16,758,000
Nebraska	2	427,193	9. 82	25,000	449,267
Nevada	1	112,000	8. 77	.....	645,642
New Hampshire	5	2,994,898	36. 86	175,000	3,661,200
New Jersey	13	36,913,809	73. 34	8,222,800	1,896,300
New-York	32	177,239,951	68. 67	77,413,272	7,059,574
North Carolina	2	678,202	25. 48	103,300	27,120,228
Ohio	22	36,511,474	47. 96	18,122,000	6,480,970
Oregon	1	76,500	4. 35	.....	511,376
Pennsylvania	20	77,688,635	51. 60	20,881,740	13,794,328
Rhode Island	6	10,761,964	59. 28	1,500,000	2,534,500
South Carolina	2	4,983,952	83. 04	3,235,900	6,639,171
Tennessee	4	6,489,107	65. 13	2,506,200	26,842,850
Texas	6	3,220,205	34. 99	1,999,500	5,086,783
Utah	1	67,000	3. 23	.....	.....
Vermont	2	585,887	24. 92	.....	.....
Virginia	7	10,380,431	66. 67	5,414,758	31,227,083
West Virginia	1	51,882	17. 01	111,000	.....
Wisconsin	11	3,576,155	15. 69	1,600,000	2,252,957
Totals	311	\$593,344,418	\$51. 17	\$201,058,999	\$252,656,742

EARNESTNESS.

Not from a vain or shallow thought
 His awful Jove young Phidias brought;
 Never from lips of cunning fell
 The thrilling Delphic oracle;
 Out from the heart of nature rolled
 The burdens of the Bible old;
 The litanies of nations came,
 Like the volcano's tongue of flame,
 Up from the burning core below,—
 The canticles of love and woe.
 The hand that rounded Peter's dome,
 And groined the aisles of Christian Rome,
 Wrought in a sad sincerity;
 Himself from God he could not free;
 He builded better than he knew;—
 The conscious stone to beauty grew.

—R. W. Emerson.

EDUCATION AND SUCCESS.

BY JAMES A. GARFIELD.*

I HAVE a deep and peculiar sympathy with young people who are engaged in any department of education. Their pursuits are to me not only matters of deep interest, but of profound mystery. It will not, perhaps, flatter you older people when I say that I have far less interest in you than in these young people. With us, the great questions of life are measurably settled. Our days go on, their shadows lengthening as we approach nearer to that evening which will soon deepen into the night of life; but before these young people are the dawn, the sunrise, the coming noon—all the wonders and mysteries of life. For ourselves, much of all that belongs to the possibilities of life is ended, and the very angels look down upon us with less curiosity than upon these whose lives are just opening. I feel a profounder reverence for a boy than for a man. I never meet a ragged boy of the street without feeling that I may owe him a salute, for I know not what possibilities may be buttoned up under his shabby coat. When I meet you in the full flush of mature life, I see nearly all there is of you; but among these boys are the great men of the future—the heroes of the next generation, the philosophers, the statesmen, the philanthropists, the great reformers and molders of the next age.

Let me beg you, in the outset of your career, to dismiss from your minds all idea of succeeding by luck. There is no more common thought among young people than that foolish one that by and by something will turn up by which they will suddenly achieve fame or

fortune. No, young gentlemen; things don't turn up in this world unless somebody turns them up. Inertia is one of the indispensable laws of matter, and things lie flat where they are until by some intelligent spirit (for nothing but spirit makes motion in this world) they are endowed with activity and life. Do not dream that some good luck is going to happen to you and give you fortune. Luck is an *ignis fatuus*—you may follow it to ruin, but not to success. The great Napoleon, who believed in his destiny, followed it until he saw his star go down in blackest night, when the Old Guard perished around him, and Waterloo was lost. A pound of pluck is worth a ton of luck. Young men talk of trusting to the spur of the occasion. That trust is vain. Occasions cannot make spurs, young gentlemen. If you expect to wear spurs, you must win them. If you wish to use them, you must buckle them to your own heels before you go into the fight. Any success you may achieve is not worth the having unless you fight for it. Whatever you win in life you must conquer by your own efforts, and then it is yours—a part of yourself.

Again: in order to have any success in life, or any worthy success, you must resolve to carry into your work a fullness of knowledge—not merely a sufficiency, but more than a sufficiency. In this respect, follow the rule of the machinists. If they want a machine to do the work of six horses, they give it nine-horse power, so that they may have a reserve of three. To carry on the business of life you must have surplus power. Be fit for more than the thing you are now doing. Let every one know that you have a reserve in yourself: that you have more power than you are now using. If you are not too large for the place you occupy, you are too small for it.

Let me suggest that, in giving you being, God locked up in your nature certain forces and capabilities. What will you do with them? Look at the mechanism of a clock. Take off the pendulum, and the ratchet and the wheels go rattling down, and all its force is expended in a moment; but properly balanced and regulated it will go on, letting out its force tick by tick, measuring hours and days, and doing faithfully the service for which it was designed. I implore you to cherish and guard and use well the forces that God has given to you. You may let them run down in a year, if you will. Take off the strong curb of discipline and morality, and you will be an old man before your twenties are passed. Preserve these forces. Do not burn them out with brandy or waste them in idleness and crime. Do not destroy them. Do not use them unworthily. Save and protect them, that they may save for you fortune and fame. Honestly resolve to do this, and you will be an honor to yourself and to your country.

* From an address before the students of the Spencerian Business College, Washington, D. C., June 29, 1869.

VOLTAIRE.

If thou wouldst view one more than man and
less,

Made up of mean and great, of foul and fair,
Stop here; and weep and laugh, and curse and
bless,

And spurn and worship; for thou seest
Voltaire.

That flashing eye blasted the conqueror's spear,
The monarch's sceptre, and the Jesuit's beads;
And every wrinkle in that haggard sneer
Hath been the grave of dynasties and creeds.

In very wantonness of childish mirth
He puffed Bastiles, and thrones, and shrines
away,
Insulted Heaven, and liberated earth;
Was it for good or evil? Who shall say?

—*Macaulay.*

ARAB HUMOR.

A READY answer was always sure to be appreciated at the court of an Arab monarch. Abu Dulâmeh, a black Abyssinian slave, who lived during the reigns of the first Abbasside caliphs, was famous for his ready wit. On one occasion he was standing in presence of Es Saffah, "the blood-shedder," the first of that dynasty, when the latter said to him:

"Ask of me whatever you desire."

"I want a sporting dog," said he.

"Let him have it," said Es Saffah.

"And a horse to mount when I hunt," he added.

"Let him have a horse," said Es Saffah.

"But I must have a slave to lead the horse and carry the game," the other went on.

"Let him have a slave," said the caliph.

"And a slave-girl to dress and cook the game for us," said Abu Dulâmeh.

"Let him have a slave-girl," said the caliph.

"Why, Commander of the Faithful," cried Abu Dulâmeh, "that makes quite a family; what shall I do without a house for them?"

"Let him have a house to hold them all," said the caliph.

"Ah!" continued the other, "but how to support them?"

"I will give you ten uncultivated farms in the plains where the children of Israel dwell," answered Es Saffah.

"And I will give thee, O Commander of the Faithful, a hundred uncultivated farms among the Beni Saad!" retorted Abu Dulâmeh.

It is perhaps needless to remark that both the Jews of Arabia and the desert tribe mentioned by the jester were turbulent subjects,

and that the caliph's writs only ran there nominally; the property would, therefore, have been hard to realize.

"Very well, then," said the caliph; "you shall have cultivated farms."

So Abu Dulâmeh got by his cunning all he wanted, and much more than the caliph intended to give.

Father Noah is with us Occidentals credited with the invention of the too seductive fluid; but the Orientals know better. Father Adam was too clever (they say) to have missed such a discovery, and it was he who planted the vine. The result would, no doubt, have been perfectly harmless, had not Ibliss, always ready to make mischief, stepped in and spoiled the fun. That unprincipled demon came furtively after our first father, and sacrificed a peacock on the spot where the plant was set. As soon as it began to sprout forth, he sacrificed an ape over it; when the grapes began to appear he slaughtered a lion; and when these were ripe, he offered up a pig. Hence it is that he who drinks wine feels at first as proud as a peacock, and becomes subsequently as tricksome as an ape, as bold as a lion, and at length as stupid as a pig.

A certain king visited a mad-house, and found there an intelligent-looking youth, who replied sensibly to several questions, and finally requested an answer from his sovereign to the following: "At what period does a sleeper enjoy his sleep most?"

The king reflected awhile, and said, "While he is actually sleeping."

"That cannot be," said the madman, "for he has no perception while asleep."

"Then before he goes to sleep," said the king.

"How can one enjoy anything," said the madman, "before it comes?"

"Then," said the king, "after he has been asleep."

"Nay," said the madman, "a man cannot be said to enjoy a thing that has passed away."

—*Temple Bar.*

If any one has swallowed poison of any kind, an instantaneous remedy, useful in a large number of cases, is a heaping tea-spoonful of common salt, and the same quantity of ground mustard, stirred quickly in a tea-cup of water, warm or cold, and swallowed instantly. It is scarcely down before it begins to come up, bringing with it the remaining contents of the stomach. And lest any poison should remain, let the white of an egg or a tea-spoonful of strong coffee be administered as soon as the stomach is quiet, as these articles neutralize a large number of virulent poisons.

MY PRETTY GIRL-WIFE.

My girl-wife was as brave as she was good,
 And helped me every blessed way she could;
 She seemed to take to every rough old tree,
 As sing'lar as when first she took to me.
 She kep' our little log-home neat as wax;
 And once I caught her fooling with my ax;
 She learned a hundred masculine things to do;
 She aimed a shot-gun pretty middlin' true,
 Although, in spite of my express desire,
 She always shut her eyes before she'd fire.
 She hadn't the muscle (though she *had* the heart)
 In outdoor work to take an active part;
 Though in our firm of Duty & Endeavor,
 She wasn't no silent partner whatsoever.
 When I was logging, burning, choppin' wood,
 She'd linger 'round, and help me all she could,
 And kept me fresh-ambitious all the while,
 And lifted tons, just with her voice and smile.
 With no desire my glory for to rob,
 She used to stan' around and boss the job;
 And when first-class success my hands befell,
 Would proudly say, " *We* did that pretty well!"
 She *was* delicious, both to hear and see—
 That pretty wife-girl that kep' house for me.

—Will Carleton: "Farm Festivals."

RESPECT IN THE FAMILY.

AS boys and girls grow up to manhood and womanhood, parents should respect that nascent dignity which comes with the age—they should respect individuality. It is one reason, perhaps, why sisters cannot always live together happily that neither has been taught to respect the other's strong peculiarity of character, at least in outward manner. If we treated our brothers and sisters with the same respect that we treat our formal acquaintances in matters of friendship, opinion, and taste, there would be greater harmony in households.

One of the first and most apparent duties is to respect a seal. Never open your children's letters after they are old enough to read them. It is a curious element of self-respect that this "community of letters" which exists in some families hurts the feelings of a young person from the first. Certain cross-grained parents or relatives tear open Sam's letters from Dick and laugh at them. Certain other parents consider it a duty to open their daughter's love-letters. Perhaps in the attempt to keep a daughter from marrying improperly any kind of warfare is allowable. Extraordinary circumstances make extraordinary precautions proper; but it should be the *last resort*.

No girl is made better by espionage. If she is a natural-born intriguer, no surveillance

will defeat her. If she is, as are most girls, trembling in the balance between deceit and honesty, a fair, open dealing, a belief in *her*, will bring her all right. Do not set servants to watch her. Do not open her letters. Do not spy on her acts or abuse her friends. She will be far more apt to come right if she is treated as if she were certain to be true, frank, and honorable in all her acts.

As for young boys and men, belief in their word, confidence in their honesty, is the way to make them honorable gentlemen. Be careful, as we have said before, not to laugh at them; respect their correspondence. If the rough-and-tumble of a public-school is to be their portion, there is no fear that the amenities of home will make them effete. They will need all their polish as they go knocking through the world.—From "Amenities of Home."

Governor Porter, of Indiana, in a speech before the Indiana school-teachers, said: "The best preparation of the boy for a virtuous life is to interest him in good reading. I remember that, a few years ago, when one of my boys was a little fellow, I noticed that he was reading what I thought was an objectionable novel. I said, 'I don't like this business of novel reading,' and thought he ought not to read the book any more. But before I insisted on his giving it up, he said, 'I wish you would read one of these books I have been reading.' I took up the book, and found it to be a boy's book about 'The Coral Islands.' It chanced to be Sunday morning, and I did not go to hear any preacher that morning, or afternoon either, and was not content until I had read the book through. (Laughter.) Why, such books put into a boy's hands are perfectly irresistible. You can catch the drift of a boy's mind and character by tumbling out before him promiscuously a lot of books better than, perhaps, in any other way; and it is while a boy is reading books in which he is interested that he is shaping what his life will be. I know a boy very well, who is not far removed from my own family, who has developed a remarkable fondness for the sciences, and all from reading a popular series of books treating on water, heat, electricity, and other matters of that kind, each of which is worked up into a story."

My fairest child, I have no song to give you;
 No lark could pipe to skies so dull and gray;
 Yet ere we part one lesson I can leave you
 For every day.

Be good, sweet maid, and let who will be clever;
 Do noble things, not dream them, all day long;
 And so make life, death, and that vast forever
 One grand, sweet song.

—Charles Kingsley.

THE RAINY DAY.

The day is cold and dark and dreary ;
It rains, and the wind is never weary ;
The vine still clings to the mouldering wall,
But at every gust the dead leaves fall,
And the day is dark and dreary.

My life is cold and dark and dreary ;
It rains, and the wind is never weary ;
My thoughts still cling to the mouldering Past,
But the hopes of youth fall thick in the blast,
And the days are dark and dreary.

Be still, sad heart ! and cease repining ;
Behind the clouds is the sun still shining :
Thy fate is the common fate of all,
Into each life some rain must fall,
Some days must be dark and dreary.

—H. W. Longfellow.

“Do thyself no harm,” is an injunction of wide application. A man who would wantonly cut off any of his members, by persisting in such a course would eventually find himself disabled, and degraded to a position of helplessness and dependence ; and he who does violence to his moral nature does himself a still greater wrong. Desires, appetites, and passions may be conquered and trampled under foot ; but he who crushes his conscience, who violates his sense of right, who suffers himself to do wrong to others, and does not make haste to repair that wrong, has done himself an injury much greater than that which others have suffered at his hand.

A consciousness of integrity gives moral strength ; an erect man can carry a heavier load than one who stoops, and an upright man has a strength which those who have bowed down to false gods know nothing of. A hollow heart makes a feeble hand. Whenever we try to persuade ourselves that wrong is right, that duty is unimportant, that the thing we wish to do we may do, even though it be forbidden of God, we may bewilder our conscience, and blind our eyes, and drift away from the path of God's providence and our own duty, but we are laying up sorrow for ourselves. And when the day shall come that will demand all our courage, fortitude, and faith, we shall find that we have cut the sinews of our own strength, and done ourselves an injury which we are powerless to repair.

A person wrote to the *New-York Tribune* :
“I am a young man just commencing business,
and have some young men in my employ.
How can I manage to prevent insubordination

on the one hand, and to make an affirmative success as an employer on the other hand? Are there any books that will help me? What are some of the best books for a young business man?”

The following pertinent suggestions were given in the answer: “The best single treatise is the New Testament; next to this is the Book of Proverbs of Solomon. The best business man we have ever known memorized the entire Book of Proverbs at twenty-two—carrying the American Tract Society's ten-cent edition in his vest-pocket, and committing a half-dozen verses daily; and when he became an employer, gave a copy of the book to every employé, with a friendly inscription commending it as an admirable business guide.”

We believe the winning of wealth to be a perfectly legitimate pursuit. Wealth has great and beneficent uses, and the world would go very slowly if money could not be accumulated in wise and enterprising hands; but wealth may be used to make all men near it prosperous and happy, or it may be used to make them poor and miserable. When a rich man is only excited by his wealth with the desire to be richer, and goes on to exact larger profits and to grind the faces of the poor, in order that he may be superfluously rich, he becomes inhuman and unchristian. The Christian use of wealth is what we need in this country and in all countries. It is not that wealth does not give in charity. It is not that wealth is not sufficiently taxed for the support of those who are wrecked in health or fortune, but it is that wealth does not give the people a chance to escape from poverty; that it does not share its chances with the poor, and point the pathway for the poor toward prosperity. As a rule, wealth is only brotherly toward wealth, and the poor man feels himself cut off from sympathy with those who have the power of winning money. We may rest assured of one thing, namely, that the poor in the future will insist on being recognized. If they are not recognized—if they are ignored in the mad greed for wealth at any cost to them—they will make the future a troubled and terrible one for our children and our children's children.—*J. G. Holland.*

When Eve brought *woe* to all mankind,
Old Adam called her *wo-man* ;
But when she *wooed* with love so kind,
He then pronounced her *woo-man*.
But now, with folly and with pride,
Their husbands' pockets trimming,
The women are so full of *wimmen*
That men pronounce them *wimmen* !

—Anonymous.

HOME.

There is a spot of earth supremely blest,
 A dearer, sweeter spot than all the rest,
 Where man, creation's tyrant, casts aside
 His sword and scepter, pageantry and pride,
 While in his softened looks benignly blend
 The sire, the son, the husband, brother, friend.
 Here woman reigns; the mother, daughter, wife,
 Strews with fresh flowers the narrow way of life!
 In the clear heaven of her delightful eye,
 An angel guard of loves and graces lie;
 Around her knees domestic duties meet,
 And fireside pleasures gambol at her feet.

—James Montgomery.

A WELL-ORDERED HOME.

IF every woman would set it before her, as an aim worthy of all that is strongest and best in her, to conduct a well-ordered home, a great deal of happiness and real beauty would be gained. . . . It is wonderful to see how much ingenuity is displayed by some women who, with very little money, are always dressed in perfect taste, and, with no apparent effort, keep old furniture from looking shabby, old carpets and curtains fresh and bright. But these things are accomplished by much thought and a great deal of hard work. Nothing helps a person to do things like doing them; and it is a fact that in time one who has an actual distaste for housework may come to regard her kitchen as a laboratory in which careful manipulations will produce exact results. One seeing only these results is not very much to blame for thinking them brought about in some magical way. . . . Of course there is a difference in people, but many would be surprised if they were told that the reason why they cannot do certain things is because they never really tried. . . .

A capital motto to be hung over the kitchen door is this, "Thou desirest truth in the inward parts"; and the woman who, when she expected company to tea, always went the first thing and washed the cellar stairs, had tendencies in the right direction. . . . "If there is to be any dirt in the house," said the best housekeeper I ever saw, "let it be where I can see it; let it lie on the parlor tables and chairs, rather than be allowed to remain under the beds, and in corners where it will become rich soil for the development of germs of disease." . . . "Girls," said grandmother to us one day, when we had been having one of our what Aunt Dinah would call "clarin'-up times,"—"girls, my grandmother used to tell me that one keep clean is worth a dozen make cleans."—From "Household Hints," by Emma W. Babcock.

HOUSE-PLANTS IN WINTER.

PREPARATIONS for house-plants in winter must be made during the previous spring and summer; and proper soil, a moderate amount of heat, sun, and moisture, are absolute essentials to their successful culture. The pots for house-plants should not be too large. Those of contracted dimensions will insure more bloom, and make a stronger and more compact plant. A plant to be forced is always placed in what seems like a receptacle of insufficient size. The soil for potting should not be moist but friable, and the pot washed inside and out, and well dried before using it.

Although ventilation is very desirable, plants should never be aired in winter by letting a draught blow on them, even on mild days, as this is always an injury, sometimes a fatal one.

The morning sun is the great invigorator in the way of growth and bloom, and a healthy appearance generally, and only plants that love the shade will prove at all satisfactory without this tonic. . . . In western windows, with dry heat, may be grown amaryllis, calla, zonale geraniums, cineraria, heliotrope, fuchsias, vinca, wax plant, cactus, German ivy, winter-blooming pinks, etc. . . . Western windows, with little heat, are favorable to fuchsias, zonale geraniums, Chinese primrose, vinca, pansies, pinks, lily-of-the-valley, ixia, sparaxis, tritoma, tulip, hyacinth, scilla, liliun, rose-geranium, heliotrope.

To ascertain the needs of any plant in respect to water, it is only necessary to rap on the side of the pot; a hollow, ringing sound in reply is a cry for water, while a dull, heavy sound indicates that the plant is not thirsty.

Once a week the leaves of all house-plants should have a thorough washing, and an atomizer will be found excellent for this purpose.

Hanging-baskets require frequent watering, for which, with due regard to the carpet beneath, they have to be taken down from their perches, and then suspended somewhere else to dry; but this trouble may be avoided by suspending a bottle of water just above the basket, and place in it two pieces of yarn, leaving one end of each piece outside. The drip will keep the earth moist enough for winter.—From the "Home Garden," by Ella Rodman Church.

Better trust all, and be deceived,

And weep that trust and that deceiving,

Than doubt one heart, that, if believed,

Had blessed one's life with true believing.

O, in this mocking world, too fast

The doubting fiend o'ertakes our youth!

Better be cheated to the last,

Than lose the blessed hope of truth.

—Frances Anne Kemble.

THE POET'S SONG.

[For the song itself, see Tennyson's Works.—ED.]

The rain had fallen, the Poet arose,
He passed by the town and out of the street,
A light wind blew from the gates of the sun,
And waves of shadow went over the wheat,
And he sat him down in a lonely place,
And chanted a melody loud and sweet,
That made the wild-swan pause in her cloud,
And the lark drop down at his feet.

The swallow stopped as he hunted the bee,
The snake slipt under a spray,
The wild hawk stood with the down on his beak,
And stared with his foot on the prey,
And the nightingale thought, "I have sung
many songs,
But never a one so gay,
For he sings of what the world will be
When the years have died away."

—*Alfred Tennyson.*

Blustering natures, forgetful of the great truth that "power itself hath not one-half the might of gentleness," miss the ends for which they strive just because the force that is in them is not properly economized. Then as regards temper—any man who allows that to master him wastes as much energy as would enable him to remove the cause of anger or overcome an opponent. The little boy of eight years old who in the country is often seen driving a team of four immense dray horses, is one of the innumerable instances of the power of reason over mere brute force, which should induce violent tempers to become calm from policy, if from no higher motive.

However modest his contemplated dwelling may be, the fees of an able and conscientious architect will be a saving, not an expense; an able architect is not only an artist, but a practical man of business, whose duty it is to see that his client gets the most of the best for his money; and this consists as much in economy of construction as in preventing impositions of all sorts.

There is a prevailing belief that beauty and expense are synonymous in house-building, and that those of us who have light purses must be content with more or less hideous and ill-contrived things. One of our main objects in these pages is to combat this fallacy, and to show that, though *ornament* and expense may be synonymous, beauty consists in a harmonious relation which is as attainable in a cottage as in a palace, and that to apply the same principles of construction or decoration to both

must result in an effect of parsimonious baldness on the one hand, and of absurd ostentation on the other.—*From "Building a Home," by A. F. Oakey.*

If we could compress into one golden sentence the nearest approach to a formula for home happiness, it would be this: Be as polite to one another as if all were strangers. Do not let the intimacy of home break down a single barrier of self-control. Let every member of the family studiously respect the rights—moral, intellectual, and physical—of every other member. Let each one refrain from attacking the convictions of the other. We would not so treat a stranger. Why our own?

"Still in thy right hand carry gentle peace,
To silence envious tongues."

Furnishing [a house] may be done artistically without following rigidly all the rules of high art. . . . There are a few fundamental rules, however, that cannot be discarded, for in a well-furnished apartment there must be fitness, appropriateness, proportion, simplicity, harmony, and durability. Ornament should always be a part of a structure, and never attached to a structure. There should be no overcrowding on the one hand, nor bareness on the other. There should be a key of color, to which all the tints should bear relation. . . . Art does not exact costly things, but it requires sincere things. Ornament must not only be sincere, but chaste and modest. Everything showy and tawdry, ornament that diverts attention from the object it is intended to ornament to itself, defeats its purpose. Ornament is to heighten the general effect, to give character and beauty, not simply to pile one substance upon another.—*From "How to Furnish a Home," by Ella Rodman Church.*

EPITAPH.

Farewell! since nevermore for thee
The sun comes up our earthly skies,
Less bright henceforth shall sunshine be
To some fond hearts and saddened eyes.

There are who, for thy last long sleep,
Shall sleep as sweetly nevermore,
Must weep because thou canst not weep,
And grieve that all thy griefs are o'er.

Sad thrift of love! the loving breast,
Whereon thine aching head was thrown,
Gave up the weary head to rest,
But kept the aching for its own.

—*T. K. Hervey.*

LIFE INSURANCE TOPICS.

WHY INSURE LIFE?

1.

BECAUSE life has a money value which may be suddenly destroyed. Men insure houses on that principle-- why not life?

2. Because a man may die poor--when life insurance would be a great boon to his family. Many men have died poor who once had wealth, or excellent prospects of it.

3. Because, while men **hope** to leave a comfortable sum for their families, they can **make sure** of doing so by life insurance.

4. Because if one dies possessed of a fortune, a part of his estate might as well be in the form of life policies as in any other.

5. Because life policies furnish ready cash to an estate without the sacrifice of any interests, or the winding up or selling out of any business.

6. Because by insuring one provides for his family's future, and need have no more anxiety on their account if he is ill, or business troubles threaten his capital.

7. Because if a man dies within fifteen or twenty years after insuring, his life policies will bring his estate more than the premiums would if put at compound interest--and the probability is he would not put them at interest and keep them there.

8. Seven reasons are enough, but as a comprehensive reason, covering the whole ground, may be added :

Because the probabilities are that the proceeds of a life policy will be of more benefit and importance to one's family or estate when he dies than the premiums will be to him while he lives.

9. **This REASONING and CONCLUSION is certainly that of the best and shrewdest business men of the country--for they are very generally insured for large amounts.**

10. Proof that these conclusions are sound is furnished by the figures of the policies paid every month by the NEW-YORK LIFE INSUR-

ANCE COMPANY. The death of some soon after insuring shows that a man may appear perfectly well and yet have but a short time to live. The large sums which are paid to the families of those who die show how life insurance lengthens out the life of a man in its money-producing power, thus enabling him to provide for his family in death as well as in life. The fact that nearly every policy paid returns more than has been paid on it, and that the average gain is large, shows that **as a class men who die insured are largely the gainers by life insurance.**

A REASONABLE PRUDENCE.

CONSIDERING how liable young and middle-aged men are to die, and how dependent their families are upon the results of their labor, the insurance of their lives is seen to be only the exercise of a reasonable prudence. The average mortality of men at age thirty is about eight per thousand; at age forty, about ten per thousand; at forty-seven, about twelve per thousand; at fifty, about fourteen per thousand. Among men from thirty to fifty, therefore, about eleven families will *each year* be deprived of their chief support. The ranks of such a company will be more than decimated every ten years.

It is said with some show of reason that the safest place for a man is on board an express train, moving at the rate of thirty miles an hour,—because statistics show so few persons injured in comparison with the number carried. And why? Because great pains are taken to prevent accidents; everything, from road-bed to patent brakes, is studied with reference to safety. Were it known that any reasonable precautions for the safety of passengers were neglected, there would be an outcry of public indignation. Railroad companies are held to account in heavy damages for injury to passengers, **because it is their business to carry them safely. So it is every man's business to carry his family safely through**

the period of their dependence, and to trifle with interests so sacred, by putting them to unnecessary hazard, is to incur a very grave responsibility. When a man does his best there still remain risks enough; but woe unto him who neglects a reasonable precaution against dangers that are well known.

When one goes on board a steam-boat, and sees the fire-buckets and axes, the life-boats and life-preservers, and then reflects how seldom there is any occasion to use them, it seems like a waste of money—a provision against danger out of all proportion to the danger. Thousands of passengers are carried every year, and not one of them uses a life-preserver; the life-boats rot at the davits; but who would wish to travel on a steam-boat that neglected to provide such things? The truth is, **when such things are needed it is a matter of life or death, and people realize that it is better to provide them ten thousand times where they may prove unnecessary than to be without them once when they need them.**

But no large company of persons journey through the world long, before some of them feel the need of life insurance. Every year the shadows of death fall upon the homes and hearts of more or less. It is only a reasonable precaution for all to insure. The cost of insuring is not so great that it deserves to be compared with the sad results to the families of those who die uninsured.

COST AND WORTH.

IN reference to property, the value of which is not clearly apparent, people are usually glad to have that which costs most. Buying in the open market, where competition is sharp, and where others buy who know what such things ought to cost, ordinary people conclude, and rightly, that *price is a fair measure of value*. If they do not always buy the highest-priced articles, it is usually because they feel that they cannot afford them. They would prefer to have that which sells for most in open market, because they honestly believe it to be worth most; and they are usually right. It is folly to suppose that where there is no

monopoly of privilege inferior goods can be continuously palmed off at the highest price.

Suppose we apply this principle to life insurance. Some say it costs too much—that it might be furnished at a lower rate. But there are many life-insurance companies. Competition is as sharp as in any other business under the sun. If it were possible to furnish *safe and continuous* insurance at a lower rate than that which it costs in an old and purely mutual company like the NEW-YORK LIFE, surely some of its rivals would have found it out. There is no other conclusion possible. Life insurance, like everything else, is bought and sold on its merits, and a company cannot go on many years selling a commodity in open market for much more than it costs to furnish it. If it is offered at widely different prices, there is doubtless quite as much difference in the *quality* as in the price.

But insurance may be *promised*, without regard to cost or value. Life insurance is notably “sold for future delivery”; that is to say, the company receives money when it sells insurance, and the insurance is a contract to pay money by and by. Any one can see how easy it is to *promise, at any price*; but to deliver the goods is a different thing. For this reason, a new insurance company with no capital and no experience offers practically no security whatever, when it takes an insurer’s money, that it can or will redeem its promise. The insurer must take its policy on trust. So, when a new plan of insurance is proposed upon untried principles, it may appear plausible; but one must pay his money now, before it is tested, and run the risk of the plan proving a failure.

The object of insuring one’s life is to avoid risk—to pay for the risk, and let some one else carry it. A man wants no failure at the other end of the line; he pays his money in order that there may be none; he wants the best and surest indemnity that money can buy. He wants to buy a certainty, and not a perhaps—not a probability, even. Therefore, if he is not very short-sighted, he will choose that which experience has shown to be good, even if it does cost more, rather than a promise, the value of which he cannot estimate.

SAVING AND INVESTING.

THERE are too many young men who spend their surplus earnings freely because they have no pressing use for them. They are not in business that requires capital. They earn salaries. They do not owe money; they are not interested in investments, because they have so little to invest. To put money in a savings-bank seems too miserly—too small business. What, go to the bank every month after pay-day, and deposit \$5 or \$10! No, they may want it; and so they keep it, and it goes—they hardly know how or where. How many keep an expense account, or could tell at the end of the year what they had spent their wages for?

The time will doubtless come for all such, sooner or later, when they will need the money they are now spending so freely. When they get ready—or when they get a good chance, and find that they are not “ready,” because they lack capital—to go into business for themselves, then they will begin to realize the value of money. They have dreamed of riches all their lives; but, while awake, have let the seeds of riches fall by the way-side and be devoured. We do not ask a young man to be close and mean; we only advise him to do what he will by and by admit is the wise thing for a young man—and that is *to invest* a part of his income. Do not spend it all on yourself and your pleasures. Taking care of dependents, educating yourself or others, putting money into savings-banks or life insurance—these are all first-class investments.

It is specially desirable for men to insure their lives young. If they marry, their families will need the protection of life insurance; if they do not, they ought to have endowments for themselves. By insuring while young, a man may have his policy—especially if a Limited Payment Policy—nearly paid up before he has the expense of a family to provide for. Moreover, he gets the same amount of insurance for a less sum of money—both annually and actually. It may seem a paradox, but it actually costs less cash paid out to insure for one's whole life than for the latter part alone. That is the reward of beginning early. Again,

a man runs less risk of being rejected by the medical examiner if he applies for insurance while young. It is a serious matter, when a man gets a family and needs insurance, to find that no first-class life company will insure him. When a man cannot get insurance, then he realizes his need of it as never before. Insure while young, and have insurance always.

HOLIDAY JOYS.

THANKSGIVING, and Christmas, and New Year's—how they have crowded upon one another until, now that they are over, and the cheerful round (or grind) of daily toil begins again, doubtless many feel somewhat as children do after a surfeit of sweets—there is a bad taste in the mouth, and no appetite for the meat and potatoes of life. This is only an admonition to enjoy pleasure in a more rational way, and not to try to get from it more than there is in it. Holidays and vacations ought to leave us better prepared for work—ought to leave us with more strength and better courage. When they do not, it is a sign that something was wrong in our method of enjoying them; either they were not of the right sort, or we entered upon them with mistaken ideas and temper.

But we are bound to assume that our readers had a good time, and are satisfied with themselves. May they never have less cause for thanksgiving, less reason to be merry, nor see the dawning of a less happy new year. In order that this may be so, however, some things are prerequisite. Philosophers and critics say “we see in a thing what we bring means of seeing.” So we enjoy holidays, and all days, just as much as we bring to them means and capacities for enjoyment—and no more. We make the day what it is to us—very largely. There is something in the atmosphere, the surroundings, that helps, to be sure, but it needs to be appropriated before it does us any good. Nay, more, unless we can appropriate it,—unless we are, to a certain extent, in harmony with it,—it rather mocks than comforts us.

One does not need to look far, nor to consider long, to perceive that a large part of holiday joys lies in making others happy

—in being happy with others. That was a poor thanksgiving when the Pharisee thanked God that he was not as other men, and it always will be a poor thanksgiving to rejoice simply because *we* are blessed. It would be hard to imagine a more unhappy world for a decent man to live in than one in which he alone was happy. There may be a good deal of make-believe and cant in the ordinary talk about living to make others happy, and probably very few make that the sole, or chief, aim of life, but a man would need to be far gone in selfishness who could enjoy a feast with starving men looking on.

If a man is not happy in looking back and looking forward, in considering his own prospects and those of his family, let him consider whether he is doing his duty toward them and toward himself in the matter of life insurance. Do they need its protection now? Will you need its help in the shape of an endowment if you live to old age? If so, do not expect to be happy until you do your duty.

ENDOWMENT INSURANCE FOR BUSINESS MEN.

IT is not necessary "to suppose" cases in order to show that life and endowment policies are among the most beneficent agencies that men can employ for securing their families and themselves from the dangers of adversity. The large sums paid by life companies every month, as death-claims and matured endowments, are continual illustrations of the wisdom of those proverbs which warn men to prepare for adversity while they are prosperous.

We are inclined to think that writers generally fail to give due prominence to the value of endowments. The life policy pleads its own case. A mother and children, left without the means of support, presents a spectacle so pitiable, and one that reflects so clearly the improvidence of the husband and father, that *life insurance as a protection to the family* ought not to need any special eloquence to plead its right to recognition and patronage. **But all that can be said in favor of life insurance proper can also be urged in favor of endowment insurance, except that the**

former is the cheaper, and there are additional advantages in the endowment policy which more than compensate for the additional outlay.

Remembering what, and how great, the advantages of a life policy are, **the perfect security of the family, in the sum of the full face of the policy, from the moment the first premium is paid,** let us note some of the additional advantages of the endowment form. First, there is definiteness in the number of premiums to be paid, if the insured outlive the endowment period; second, definiteness in the amount of a paid-up policy, in case one should ever be wanted; and third, certainty of the money coming to the insured himself, should he outlive the period for which he insured. These are certainly great advantages. It is pleasant to know the extreme limits of one's contract; to feel, as the years go by, that with every premium paid there remain only a certain and definite number to be paid; and certainly nothing could be more delightful than to survive the perils of one's endowment period, and receive the money on his own policy.

How many men we all know who have been fairly prosperous all their lives, have spent large sums of money first and last unnecessarily, who now think of nothing so much as how to keep up a respectable appearance in the world, and make both ends meet at the end of the year! They put all their accumulations into business and houses and furniture, and lo! they are not. Consider, now, you who know their former resources, how easily they could have taken \$5000 endowment policies twenty-five years ago; and then remember that **you have now the inestimable privilege of profiting by their experience.**

ONCE to every man and nation comes the moment to decide,
In the strife of truth with falsehood, for the good or evil side;
Some great cause, God's new Messiah, offering each the bloom or blight,
Parts the goats upon the left hand, and the sheep upon the right,
And the choice goes by forever, 'twixt that darkness and that light.

—J. R. Lowell: "The Present Crisis."

THE WORK OF A SINGLE YEAR.

THE work of the NEW-YORK LIFE INSURANCE COMPANY during 1880 was of such magnitude and importance as to justify a somewhat extended reference—indeed, an article of readable length can only touch upon a few of the most important features of the Company's operations. First, there was the securing of about ten thousand applications for insurance, and the acceptance of over six thousand new risks, covering insurance to the amount of over eighteen million dollars. The low mortality rate of the Company results from the scrupulous care exercised in the acceptance of risks; and although it may be a misfortune to those whose applications are declined, it is of great importance to those already insured and to those now insuring. The general satisfaction of old policy-holders is well attested by the fact that only 785 in a membership of over 45,000 surrendered their policies during the year.

The income of the Company was nearly nine million dollars. There were nineteen companies doing business in the State, none of which had assets to the amount of the NEW-YORK LIFE'S income. The interest receipts of the NEW-YORK LIFE were greater than the assets of any one of five that could be named. Of the six millions and more of premium receipts, only the comparatively trifling sum of \$34,228.23 remained in the hands of agents at the end of the year. The receipts from interest, rents, etc. amounted to over five and a half per cent. on the average assets, and, at the end of the year, the amount accrued and unpaid—part of it not yet due—was less than one per cent. on the Company's investments. Such an interest rate and such promptness in payment can only result from investments of an unusually high character; and the picture of solid worth and prosperity is rounded out to completeness when we remark that the market value of the Company's bonds and stocks was nearly two million dollars in excess of their cost.

The payments to policy-holders were in keeping with the foregoing; nearly two mil-

ion dollars in death-claims, over half a million in endowments, and over two millions in annuities, dividends, and surrender values, making a grand total of four and one-half million dollars, lacking \$108.76. The payments in death-claims and endowments alone averaged over seven thousand dollars for every working day in the year, and the number of claims settled was about nine hundred. Every day some household that death had darkened was made brighter by the timely proceeds of a life policy, and some other, that death had spared, was enriched with the proceeds of an endowment policy that had been a protection and a comfort during all the years of its existence. The cash cost of the policies paid as death-claims was over a million dollars less than the amount received by the assured.

But, meanwhile, running policies increased in value, and more money must be on hand to provide for their ultimate payment. How did the Company stand in respect to its liabilities? Assuming that it would receive in future only four per cent. on its investments, providing in full for all liabilities, and assuming a death-rate greater than that previously experienced, and greater than assumed by the State in valuing its policies, and the Company's surplus was \$4,295,096.99. Surplus is the key-stone that supports the arch of a life-insurance structure, but this depends on the principle by which liabilities are computed, which is often lost sight of. According to the mortality table used by the Massachusetts Insurance Department, the surplus of the NEW-YORK LIFE is, on a four per cent. reserve, \$809,498.79 more than the amount given above, and if four and a half per cent. interest (the legal standard in this State) be assumed, the Company's surplus is \$9,252,567.35. With securities of the highest order, and such a surplus upon conservative estimates, it would be difficult to imagine anything more secure than a policy in the NEW-YORK LIFE. —

SHE doeth little kindnesses,
Which most leave undone, or despise:
For naught that sets one heart at ease,
And giveth happiness or peace,
Is low esteemèd in her eyes.

—*J. R. Lowell*: "My Love."

LIFE INSURANCE AND MORTGAGES.

IT is hardly too much to say that no man whose property is mortgaged ought to rest easy until his life is insured for an amount sufficient to pay the incumbrance. In most cases the mortgage represents no more—usually much less—than the man expects to earn and save before he dies. He buys a house in the city for a residence, or a farm in the country, with—as he supposes—much of life yet before him. It does not trouble him that he cannot pay for it in cash. It gives zest to labor to be working for an end. He is rearing a family and providing a home. His house or his farm may be mortgaged, but he is paying it off in installments, or saving money to pay it all at once. He intends his family shall have at least so much that they can call their own.

But suppose, in the midst of his planning and working, the man dies. The income of the family is largely diminished, or, perhaps, ceases entirely. Now, if the home were paid for, or the farm were free from incumbrance, there would be a base to work from and a hope for the future. But with a mortgage hanging like a mill-stone upon a family, bereaved of its chief worker, what can be done? The interest must be paid. Perhaps a part of the principal is also due. The family cannot carry the burden. They must sell, or be sold out at sheriff-sale. Their equity in the property is the savings of years, but how little is realized from real estate sales that *must be made!* The home or the homestead is gone, and there is but little left, and the question presses daily and hourly, What shall the mother and children do for a living?

How different the result where a man carries enough insurance to pay off his mortgages! His life ceases, but the work he expected to do goes on. He has secured his family against the total loss of this money-producing power, by insuring his life. With the proceeds of his policy the mortgage is paid, and the home he expected to earn for his family is theirs. So much is secure, and with this to stand upon, the future is not altogether dark.

The cost of insurance is not so great that it

ought to be a bar to securing a protection so complete. Better buy a cheaper house or a smaller farm, if necessary, *and make sure of it.* The rate of interest has recently been reduced in this State—a mortgage is not so expensive as formerly by one per cent. Add two or three more per cent. to this, according to your age, and you have enough to insure your life for the face of the mortgage. Then, instead of paying six per cent. interest, and running the risk of losing all, you pay, say ten, and **keep up an endowment policy that will guard your investment, and by and by lift the mortgage.** How can a man make himself and his family secure so easily, and pay off his mortgage besides?

AN OBJECTION TO INSURANCE CONSIDERED.

THE objection is sometimes made to life-insurance that it is a distrust of Providence, and occasionally one of the best of women will object to her husband carrying a life policy. We confess to a very tender feeling toward such, for it is a good thing when a woman has respect for trust in Providence, and if she were selfish and unloving, she would not be troubled about the receipt of money on a husband's life policy. But we believe—nay, we are sure—the objection springs from an imperfect consideration of the principle of life insurance; let us, therefore, consider the matter a little in detail.

Planting and sowing and laboring for future gains are not usually considered as implying distrust in Providence. Indeed, the good Book is full of precepts which enjoin the duty of industry and self-denial, with the *expectation* of future rewards, both of a temporal and spiritual nature. In short, it is the order of Providence to labor in faith, and expect the reward of labor by and by. Unnecessary worry and anxiety about the future are forbidden, but reasonable prudence and forethought are commanded. Surely man may be allowed to do by the exercise of his reason what animals do in pursuance of an inborn instinct—viz., make provision for the future.

But it is said that life is in the hands of God, and therefore not to be made the basis of a business contract. No more than everything else is in the hands of God, for are we not told that, even in the matter of buying and selling, and getting gain, we are to say, "if the Lord will"? If we look at the principle of life insurance, we shall also see that it fulfills, in a literal sense, the Scriptural injunction to "bear one another's burdens." A man's risk of death is a burden that may crush his family, therefore he should bear it by paying for it. If it is right to bear the burdens of others, surely it cannot be wrong for them to permit their burdens to be borne. Yet that is just what one practically does who refuses the benefits of life insurance.

There is another sense in which it is a woman's duty to encourage life insurance: her children need its protection. We feel sure no stronger appeal can be made to a mother's heart than that which relates to the good of her children. It may be that she would prefer poverty for herself rather than live comfortably on the proceeds of a life policy: but she has no right to make such a hard choice for her children. That would not be bearing their burdens, but compelling them to bear hers. So, if any wife and mother feels it to be a sacrifice on her part to consent to her husband being insured, let her consider for whose sake she makes it, and whether it is not a duty.

It is surprising how events—especially death—change one's feelings. After the death of a husband, the wife is apt to reproach herself that she ever opposed his wishes, especially if she sees that they were wise and good. And, while she may bear patiently any hardship that her mistaken judgment brings upon herself, if it touch her children and *his* children, the thought of what is, and of what might have been, will be full of bitterness. Many a woman sits down in sorrow and in poverty, and bewails an irretrievable mistake, in this matter of life insurance, as bitterly as Esau bewailed the loss of his birthright. Let what has been be a warning, nor vainly imagine that we shall be specially rewarded for what we mistakenly call trust in Providence.

THIRTY-SIX YEARS' WORK.

WHEN the NEW-YORK LIFE INSURANCE COMPANY began business in 1845, life insurance in this country had not passed beyond the experimental stage. True, the principles that underlie it are unchangeable, and the system is founded upon the most absolute mathematical computations; but to adapt the system to the wants of men, to lead them to accept it, and to make it a practical power in their life-work—this had all to be done. Prejudice was largely against it, so was selfish self-interest. Public opinion had to be conciliated and educated, and practical methods of administration sought out and put in practice, and beneficent results shown, before life insurance could make much headway. It is no wonder, therefore, that the NEW-YORK LIFE grew slowly during the first years of its existence; the greater wonder is that it grew at all.

During the first ten years of the Company's existence it issued 10,215 policies, insuring \$20,794,051, and received \$1,954,442.82 in premiums, and \$375,171.13 in interest. It paid in death-claims \$757,398.09, and to policy-holders in other ways—chiefly dividends—\$373,105.78. The number of policies and amount of insurance issued during this time scarcely surpasses the work of *one* of the Company's later years, while the amounts received and disbursed are very much smaller than the sums now handled every six months. But a beginning had been made; ground to stand on had been secured; the good fruits of the system were already demonstrating what sort of a tree they grew upon. The Company had started right—as a purely mutual organization, in which all policy-holders had equal rights, and no one else had any. It was constituted of policy-holders, by policy-holders, and for policy-holders, and it served their purpose, and served it well.

The second decade showed a great advance, both in business done and in methods of administration. Over 18,000 policies were issued, insuring over \$50,000,000; over \$6,000,000 was received in premiums, and nearly \$1,000,000 in interest. The payments in death-claims

exceeded \$2,000,000, and other payments to policy-holders were over \$1,100,000. It was during this period—in 1860—that the NEW-YORK LIFE originated and introduced its Ten-Payment Life non-forfeiture policy—the first step in making all policies non-forfeitable. The importance of this feature will be seen in some degree, when we state that, during the last ten years, policy-holders in American companies have received for surrendered policies **over one hundred and fifty million dollars**. The principle has finally been embodied in the statutes of the State, though the provisions of the law are not so favorable to policy-holders as has long been the custom of the NEW-YORK LIFE.

Twenty years of pioneer work had prepared the Company for the opportunities and for the dangers of the period of inflated business and values immediately following the close of the war. During the next five years more insurance was issued than during the preceding twenty; premium receipts averaged over three million dollars per year; nearly \$1,500,000 per year was returned to policy-holders, and the invested assets mounted up at a still higher rate. The next five years saw an increase over the preceding, the premium receipts being nearly doubled, and the interest receipts and payments to policy-holders more than doubled. This period closed with 1874, and in it occurred the great financial crisis of 1873, from which many life companies date their decline, and some their fall. The income of life companies doing business in this State fell off between 1873 and 1881 over thirty-six per cent., and the insurance in force over twenty-five per cent. The NEW-YORK LIFE, on the contrary, shows an increase in both items—which is true of no other prominent company—the increase in income being about seventeen per cent., and the increase in insurance in force about ten per cent.

The six years ending January 1, 1881, were years of marvelous growth and prosperity to the NEW-YORK LIFE, notwithstanding the depreciation of values which, with all life companies, tested to the utmost the character of investments made during the period of inflation. The income of the Company and its dis-

bursements to policy-holders were larger than ever, and the tenacity with which it held and increased its business has already been shown. Interest receipts largely exceeded the losses by death, and the accrued and unpaid interest has never amounted to one per cent. on investments. The assets have gone on increasing at the rate of over two million dollars per year, and surplus in proportion. The progress made by the Company in 1880 was remarkable. Its income was the largest in its history,* the increase in assets and surplus greatest, the excess of income over expenditures the largest of any life company in the country.

For a brief summary of the Company's work, during the thirty-six years ending January 1, 1881, see totals, etc., page 48.

THE endowment policy is specially desirable, because, among other things, all the family have an equal interest in it. It is a grand testimony to the unselfishness of husbands and fathers that they put so much money into ordinary life policies, from which they can never hope to derive any benefit except the satisfaction of having provided for loved ones. Many a woman who sheds tears over a life policy when it is first taken, or who objects to its being taken at all, would see in an endowment policy something the results of which her husband might, peradventure, share with her, and so the sting of painful suggestion would be removed. By linking the present weakness of wife and children with the far-away weakness of the husband and father, the endowment policy provides for both, and gives to each the privilege of laboring and saving for what may be a blessing to the other.

When'er a noble deed is wrought,
When'er is spoken a noble thought,
Our hearts, in glad surprise,
To higher levels rise.

The tidal wave of deeper souls
Into our inmost being rolls,
And lifts us unawares
Out of all meaner cares.

—H. W. Longfellow: "Santa Filomena."

* The ALMANAC goes to press too soon to take account of the business of 1881.

TAKING BACK A PRESENT.

"MY watch needs cleaning, George," said Mrs. Walters, as her husband rose from the breakfast-table. "I wish you would leave it at the jeweler's this morning as you go to town."

"What, out of repair again!" said George, as he lit his cigar. "Upon my word, that watch needs the most cleaning and repairing of any time-piece I ever saw. What ails it? I think I'll give Harris a blowing up."

"Why, my dear, it hasn't been cleaned in a year and a half. I broke the spring last winter by winding it too tight, but I have had it now five years, and it has only been cleaned three times. I thought, if we went to the country next month, I would like to have it reliable. If a watch doesn't keep good time, it looks as if one wore it simply for show."

"That reminds me, Mrs. W., of what I have been thinking about for a week past—where, oh! where is the money coming from with which to go to the country? Business dull, expenses heavy, bank account low—that's about the English of the situation. Can't see a spare hundred dollars anywhere."

"Well, then, we'll stay at home, of course, if we can't afford it. I didn't know as we were poorer than usual. Have you had any special losses lately?"

"Yes—or no, I haven't, either; that is, none in regular business; but some outside matters haven't turned out as well as I expected. But I'll see. Perhaps we can get away for a few days, anyhow."

"Will you take the watch?" said Mrs. Walters, as George put on his hat.

"Don't think I'd better; if we go away, we shall be obliged to economize wherever we can. This is Monday morning—a good time to begin."

"I happened to meet Harris to-day," said Mr. Walters, on his return from business, "and mentioned the watch, and what do you suppose he said?"

"I can't imagine, I'm sure," said his wife. "I presume he told you, just as I did, that it had not been cleaned for some time."

"Yes; and he said something more, and more important. He says if I am dissatisfied with the watch, he will give me \$100 cash for it—and it only cost \$125, you know, and you have had it five years."

"Why, George, you wouldn't want me to sell it, would you? It is as good a watch as I want, in every respect, and *your present*, too!"

"Oh, of course, I don't want you to sell it if you don't want to; but I thought—well—never mind—nothing."

"What did you think, dear? Come, I must know. Are you really so hard pressed for money? You must tell me, or I shall think it worse than it really is."

"Oh, it's nothing; I can get along as far as business is concerned, but the vacation is what bothers me. We both need it, and I thought when Harris offered to buy the watch that, if you were willing, you might let him have it, and I would get you another next winter, when business gets better."

Mrs. Walters glanced at her husband's careworn face, and the struggle was over.

"It shall be so," she said. "I can do without the watch better than you can do without a vacation."

"I feel mighty mean about it, though, the more I think of it, wife. It seems like making a present and then taking it back."

"Never mind," said his wife, gayly; "we'll enjoy our vacation, and when our ship comes in I'll have a new watch."

Not just the thing, was it, reader, for a man who smokes and loses money in "outside ventures"? looks a little mean. There's something about taking back a present once made, under any circumstances less than necessity, that a sensitive man shrinks from. *Suppose it had been a life policy!* A life policy is a present to wife and children, when first taken, and consists of money already paid, and an agreement to pay other regular sums until maturity. To drop it, or sell it with the wife's consent, is to take back the present. It doesn't matter much whether a wife has a gold watch or not; it may be a matter of the very greatest importance whether her husband's life is insured or not.

GUARANTEES OFFERED TO INTENDING INSURERS

BY THE
NEW-YORK LIFE INSUR-
ANCE COMPANY.

I.

IT is an old Company, and is thoroughly established in public confidence, thoroughly organized, and conducted upon methods that have stood the test of EXPERIENCE.

2. It is a large and strong Company. It had over forty-eight thousand policy-holders, January 1, 1881, and assets to the amount of over forty-three million dollars. By the standard of the State, it had \$127.39 in assets for every \$100 of liabilities.

3. It is a purely mutual Company, with no capital stock, and no stockholders to share its surplus or interfere with its management to the detriment of policy-holders, to whom the Company belongs and in whose interest it is exclusively managed. It furnishes insurance at current cost, with absolute security.

4. It is a liberal and progressive Company. It originated and introduced the non-forfeiture system of policies, under which, in the year 1880 alone, nearly nine million dollars was paid for surrendered policies by life companies in the United States. It anticipated the New-York State law on this subject, in time, by over nineteen years, and in liberality to the insured, by giving more paid-up insurance than the law requires.

5. It is prudent as well as liberal; it calculates its reserve fund on the supposition that it will be able to realize only four per cent. interest, and thus keeps this fund much larger than is required by the law. Hence no unusual losses, or panic, or business depression can so reduce its surplus as seriously to embarrass the Company.

6. It is a solid and vigorous Company. Since the panic of 1873, it has held its business better than any other prominent life company. No other such company in the country had, during 1880, both a larger income and a larger amount of insurance in force than in 1873. The increase in the case of the NEW-YORK

LIFE was over nine per cent. of insurance in force, and over sixteen per cent. of income.

7. It has not only held its own at the most sensitive points, but has been rapidly growing in the elements of strength and permanence. During the last ten years, notwithstanding the panic, the increase in assets and in interest income has been nearly three-fold, and the increase in surplus more than four-fold.

8. It has been a profitable Company to policy-holders. Of the ninety-one million dollars received from them, the Company has returned to them and their families over twenty-two millions in death-claims, and over thirty-four millions in endowments, annuities, dividends, and surrender values. **The amount of its present assets, plus its payments to policy-holders and their families, exceeds the sum received from them by nearly eight million dollars.**

9. Its report for the year ending January 1st, 1881, shows almost unparalleled prosperity—a large increase in assets; a large increase in surplus; a large increase in premium receipts; a large increase in interest receipts; a large increase in policies and insurance, issued and in force; and **a greater excess of income over expenditure than any other life company in the country.**

10. Its securities are of the highest order. It had the lowest ratio of uncollected interest, January 1, 1881 (only about eight-tenths of one per cent.), of any prominent life company, and in striking contrast with some.

11. It is a fair-dealing Company. Its policies are notable for their freedom from vexatious restrictions; the customs of the Company with respect to payments of premiums, etc., are plainly stated, and efforts are made to encourage and to enable every honest policy-holder to keep up his policy. In the settlement of claims by death the greatest liberality consistent with justice is shown, as the grateful acknowledgments of hundreds of beneficiaries prove. By its liberal construction of the policy contract, in cases that might have been resisted on technical grounds, it has gained the reputation of being

“A NON-CONTESTING COMPANY.”

THE FOLLOWING TABLE SHOWS THE

PROGRESS OF THE NEW-YORK LIFE INS. CO.

IN THE

Amount of Insurance Effectuated, the Income of the Company, the Sums paid to Policy-holders and their Families, and in the Sums Held and Invested for the Benefit of Living Policy-holders, during a period of Thirty-six years.

PERIOD, Dates Inclusive.	No. of Policies Issued.	Amount Insured.	Premiums Received.	Received from Interest, etc.
1845 to 1850, 6 yrs..	6,522	\$11,652,749	\$670,207.73	\$29,432.65
1851 to 1856, 6 yrs..	4,893	12,991,712	1,953,102.82	263,247.53
1857 to 1862, 6 yrs..	7,749	22,258,047	3,027,735.56	617,689.64
1863 to 1868, 6 yrs..	37,780	116,990,083	14,339,708.37	2,093,800.61
1869 to 1874, 6 yrs..	54,548	161,737,478	35,744,623.98	6,953,369.10
1875 to 1880, 6 yrs..	37,692	117,461,078	30,154,976.49	11,945,269.43
Totals	149,184	\$443,091,147	\$91,881,354.95	\$21,902,808.96

PERIOD, Dates Inclusive.	Paid to Policy-holders in—			Average Annual Increase of Assets in each Period.
	Death-claims.	Dividends and Ret'd Premiums on Canceled Policies	Endowments and Annuities.	
1845 to 1850, 6 yrs..	\$188,583.62	\$2,974.67		\$59,126
1851 to 1856, 6 yrs..	881,079.32	171,416.61		139,465
1857 to 1862, 6 yrs..	1,100,781.01	541,973.95	\$3,569.84	232,450
1863 to 1868, 6 yrs..	2,884,734.03	2,951,902.51	12,993.87	1,402,429
1869 to 1874, 6 yrs..	7,680,254.22	12,947,575.25	138,105.84	2,724,041
1875 to 1880, 6 yrs..	9,699,842.84	13,681,382.24	3,489,524.06	2,639,211
Totals	\$22,435,275.04	\$30,297,285.23	\$3,644,193.61	

As this table is made up before the close of 1881, it does not include the figures of that year. At the beginning of 1881 the Company's account with policy-holders stood as follows:

Received from policy-holders in premiums	\$91,881,354.95
Paid to policy-holders and their representatives, as above	\$56,376,753.88
Assets held in trust for policy-holders, January 1, 1881	43,183,934.81
Total amount paid policy-holders and now held in trust for them	99,560,688.69

The following tables show, in brief, the Company's CONDITION at the beginning of 1881, and the PROGRESS made during the preceding year.

CONDITION JAN. 1, 1881.

Cash Assets	\$43,183,934.81
* Divisible Surplus (Co's standard)	4,205,096.99
† Tontine " " "	1,752,165.82
Total Surplus at 4 per cent.	\$6,047,233.81
Surplus by State Standard	9,252,567.35
Policies in Force	48,548
Insurance in Force	\$135,726.916

* Exclusive of the amount specially reserved as a contingent liability to Tontine Dividend Fund.

† Over and above a 4 per cent. reserve on existing policies of that class.

PROGRESS IN 1880.

Increase in Premiums	\$643,794.41
Increase in Interest and Rents	284,238.84
Increase in Assets	4,186,982.15
Increase in Divisible Surplus	1,174,725.51
Increase in Tontine Surplus	380,683.64
Increase in Policies issued (over 1879)	1,422
Increase in Insurance issued "	\$5,131,806
Increase in Policies in Force	2,843
Increase in Insurance in Force	\$8,309,153
Excess of Income over Expendit's,	3,158,689.17
Excess of Int't over Death-losses,	586,167.47

During the last twenty years the interest received by the Company on its investments has more than paid its death-losses. At the beginning of 1881 the amount of interest uncollected, INCLUDING THAT ACCRUED BUT NOT YET DUE, was less than one per cent. on the investments of the Company—this promptness in payment of interest showing the high character of these investments. These features of its business have been widely noticed by the press as evidences of extraordinary prosperity, and of great skill and energy in management.

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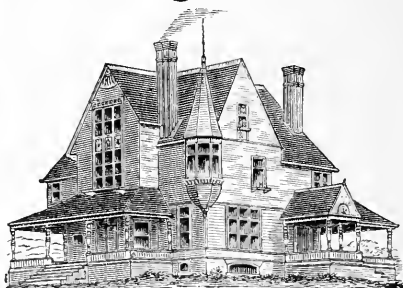


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AMERICAN FIRE

INSURANCE CO. OF NEW-YORK.

[ORGANIZED 1857.]

No. 120 Broadway.

STATEMENT, JULY 1st, 1881.

CASH CAPITAL	\$400,000.00
Net Surplus	582,698.07
Assets (available for Fire Losses).....	\$982,698.07
Unearned Premiums and other liabilities.....	110,921.90
TOTAL ASSETS	\$1,093,619.97

Policy-holders in this Company have increased protection under the guarantees of the New-York SAFETY FUND LAW, under which, in case of an extensive conflagration,

The Company **cannot** be destroyed;

The Company **cannot** go into the hands of a Receiver;

The Company **can** pay more to claimants than if not under the law;

The Company **can** pay all claims promptly, saving the extraordinary delays and expenses incident to a Receivership;

The Company **can** and does protect every **unburned** Policy-holder—and this is of vital interest to Mortgagees and other collateral holders, who have uninterrupted indemnity.

This Law is of greater benefit to Policy-holders than any ever before enacted.

JAMES M. HALSTED, President.

DAVID ADEE, Sec'y.

HENRY DAYTON, Gen'l Agent.

W. H. CROLIUS, Ass't Sec'y.

IMPORTERS AND TRADERS

INSURANCE COMPANY.

Office 158 Broadway, New-York.

STATEMENT JULY 1, 1881.

ASSETS.

Bonds and Mortgages	\$23,450
United States Government Bonds	211,400
N. Y. Central, and Harlem Railroad Stocks	56,500
Bank Stocks	18,606
Cash on hand and in Bank	3,453
Interest accrued	2,592
Premiums Unpaid	18,254
Demand Loans	14,000
	\$348,255

LIABILITIES.

Capital Stock	\$200,000
Unpaid Losses	10,560
Re-Insurance Fund	45,000
	\$255,560
Surplus	\$92,695

DANIEL A. SMITH, Secretary.

JOSEPH BROKAW, President.

LONG ISLAND INSURANCE COMPANY.

203 Montague St.
BROOKLYN.

176 Broadway,
NEW-YORK.

JULY, 1881.

Capital	\$300,000.00
Re-Insurance Reserve and Liabilities	78,339.14
Net Surplus	<u>167,702.04</u>
Assets	\$546,041.18

JONATHAN OGDEN, Vice-President.
HENRY BLATCHFORD, Secretary.

W. L. CORTELYOU, Pres't.

Incorporated 1836.

CITIZENS INSURANCE COMPANY OF NEW-YORK.

No. 156 BROADWAY.

This Company has passed through all the great conflagrations of over thirty years, without impairment of its Capital or omitting a Dividend to its stockholders.

Cash Capital	\$300,000.00
Reserve for Unearned Premiums, Losses, and other claims	190,220.86
Net Surplus	<u>481,487.09</u>
Cash Assets, July 1, 1881	\$971,707.95

EDWARD A. WALTON, Vice-President.
FRANK M. PARKER, Secretary.

JAMES M. McLEAN, Pres't.

Thirty-seven Years' Business Experience.

NEW-YORK LIFE INSURANCE CO.

PURELY MUTUAL. DIVIDENDS ANNUALLY.

Surplus, New-York State Standard, over \$9,500,000.

AGE. STRENGTH. CAREFUL MANAGEMENT.

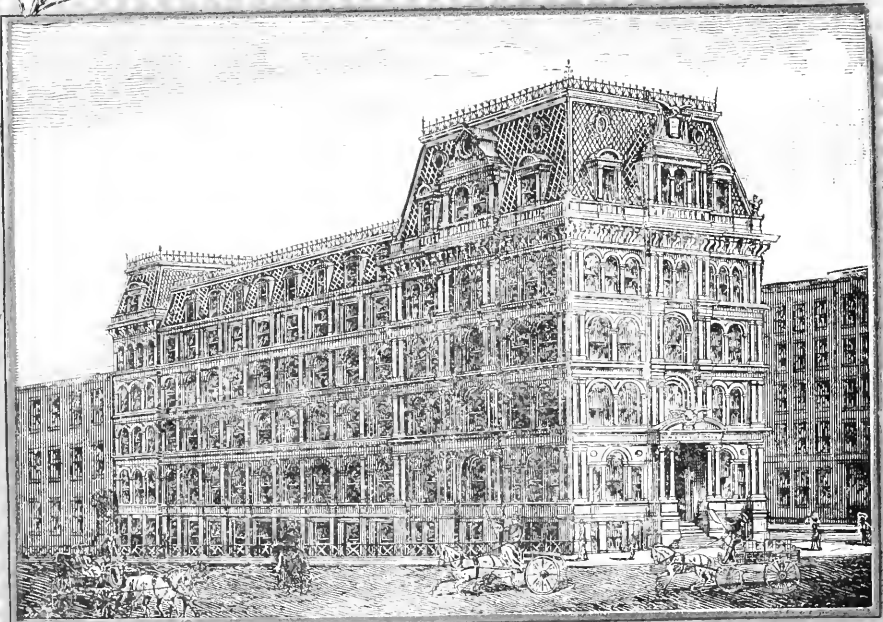
50,000 POLICIES IN FORCE. \$60,000,000 PAID TO POLICY-HOLDERS.

ANNUAL INCOME, OVER

CASH ASSETS, OVER

\$9,000,000

\$45,000,000



The Company's Home Office, 346 & 348 Broadway, New-York.

THE NEW-YORK LIFE INSURANCE COMPANY has been doing business for thirty seven years, and now offers to those desiring life insurance a **Combination of Advantages** which only long experience, a large and well established business, and careful perfected plans and methods can afford. Among these advantages are: (1) The absolute Security of its Policies. (2) Insurance at Low Cost. (3) Liberal and Equitable Dealing.

Having always been a purely mutual Company, policy-holders receive their insurance current cost, and its **age, strength, prosperity, and economical management** combined to reduce that cost to the minimum. The Company is conducted in the interests of policy-holders alone. In the decision of questions involving their rights the invariable rule is to consider, not the technical legality of the claim alone, but also its real justice.

The non-forfeiture system of life insurance policies originated with this company in 1860, and has since been adopted—though sometimes in questionable forms—by all other companies. This feature saves millions of dollars every year to policy-holder and for this they are indebted primarily to the **NEW-YORK LIFE**. The system is now perfected by the **NEW-YORK LIFE** secures Safety to the Company (without which all interests are jeopardized), and Justice to the insured.

MORRIS FRANKLIN, President.

THEODORE M. BANTA, Cashier.
D. O'DELL, Sup't of Agencies.

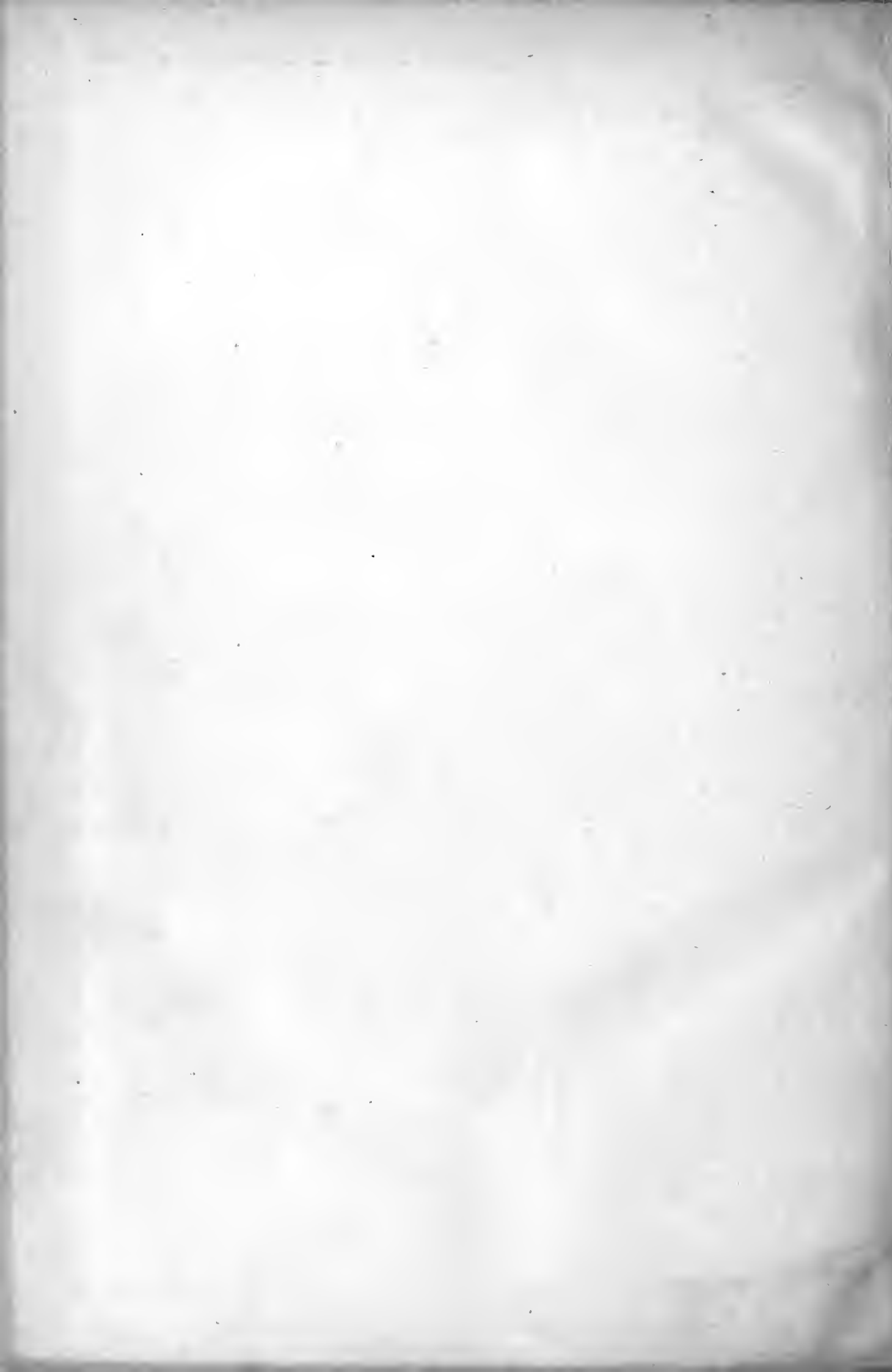
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